

BUSINESS EDUCATION WORLD

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MARCH

1951

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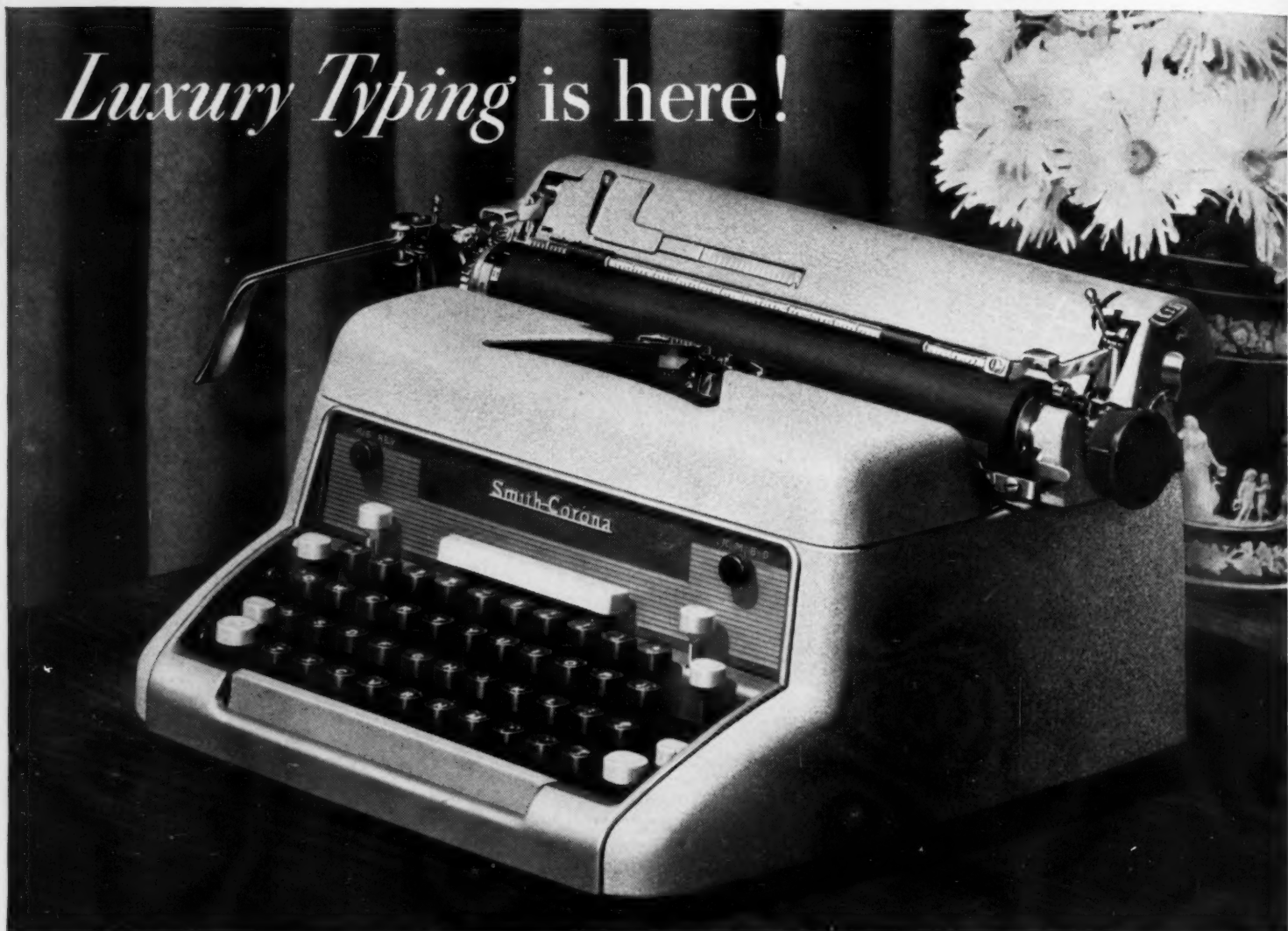


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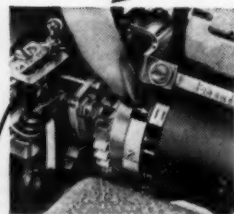


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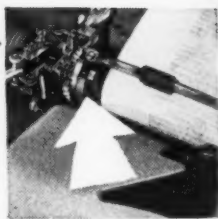
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BUSINESS SCENE

■ **Lesson in Business**—For a long time a vocal group of business educators has been trotting around the country's platforms saying that everyone in school ought to be required to take some fundamental training in business.

You can't even read the newspaper intelligently, they say, if you don't understand the way business operates and what the success of business—big or little, national or local—means to the consumer's pocketbook.

Now here's new evidence for them: *You can't even be a good sports fan without understanding business.* The business of television, at least. What is happening in television is the purest, most personal, most perfect example of the impact of consumers on business operation and of business operation on consumers that any teacher could want.

The knotholes in fences around ball parks used to be no more than a nuisance to sports promoters. Now television is appearing, in the eyes of some, as a mammoth knothole in the sports picture. So, you'll see changes in television next year.

■ **College Football**—The National Collegiate Athletic Association has placed a one-year ban on live telecasts of college football. Since practically every big football college belongs to the Association, you and your students will see few, if any, games on your TV sets next fall.

Why? A national study of the effect of TV on game attendance alarmed the colleges: Attendance at games in TV areas fell 6 per cent; outside TV areas, attendance increased 2.5 per cent.

■ **Professional Football**—The National Football League hasn't come up with any blanket edicts yet—but may. The drop in gate receipts—the usual business test—hasn't been so severe there, for during the 1950 season TV coverage on professional games was broadcast only outside the audience area where the games were held.

But in Los Angeles there was a good test. The Rams had their eight home games telecast. They suffered a \$240,000 drop in gate. As it happens, the gate loss was made up by the sponsor and local station, along the lines of a protective contract; and the sponsor and station are willing to extend the same contract again—but the Rams want no part of it.

■ **Professional Baseball**—In professional baseball, the major damage has been suffered by minor-league teams. No one—or very few, it seems—will go to a local minor-league game if he can stay



NEW OFFICERS of the National Business Teachers Association, elected at the recent Cleveland convention of the Association: (first row) Paul Muse, treasurer; Robert Finch, president; L. J. Whale, secretary; and H. E. Wheland, first vice-president; (standing) Russell J. Hosler, second vice-president; Lewis Toll, Mary Houser, E. A. Dodds, and O. M. Correll, members of the Executive Board of the Association. The next NBTA meeting will be in Chicago.

home and watch a nearby major-league contest on his television set.

The Newark and Jersey City franchises of the International League, for example, were operating in the shadow of the television towers that were broadcasting the home games of New York's three major-league teams. Result: Both minor-league teams have been forced to move to other cities, away from the TV showings of the major-league games.

But, worried, even the major-league teams are cutting their TV coverage on home games. The Washington Senators have cut the number of telecasts of home games from 77 to 21. The Cincinnati Reds are dropping from 77 to 26. The Phillies will ban TV at all night games. If other teams take similar action, the amount of "free" baseball will be cut to a third.

■ **Basketball**—Basketball has been suffering, too. The National Basketball Association (professional) has banned TV on games in all cities except New York. Colleges whose teams play often in Madison Square Garden in New York are suffering deep box-office cuts and aren't getting the differences made up by what they get from TV rights.

Some colleges are considering switching games to their own gymnasiums and making their own TV arrangements. But it costs about \$10,000 to install TV platforms, power lines, etc. KFI-TV, in Los Angeles, has set up its own professional basketball league to take the place of games by colleges—that want too much money for rights.

■ **Boxing**—Another sport taking heavy blows is boxing. The Joe Louis-Ezzard Charles heavyweight championship fight last September would normally have drawn a million-dollar gate or pretty

close to it. Instead, the gate was only \$205,000; and the \$133,000 from radio and TV didn't take up much of the slack.

Boxing promoters are tinkering with two thoughts on how to handle the problem. One thought is to stage the bout before a small crowd paying high prices and then to boost the price for a TV sponsor, on the ground that everyone else would be forced to watch the fight by television. The alternative is to televise the fights in all areas except where the event is being staged.

■ **But Some Sports Have Been Helped**—Paradoxically enough, television has had exactly the opposite effect on some minor sports that it has had on the major ones.

It lifted wrestling right into the big time; both promoters and wrestlers are enjoying a bigger profit than ever before.

The Roller Derby, for fourteen years a lead weight around the necks of its promoters, has changed to a 21-karat gold necklace. Still a third new sport is cashing in on the bonanza on the West Coast. This is called "Moto-Polo" a combination of soccer, football, and polo played in 1,000-pound autos.

■ **What Solution?**—In the face of the marketing and consumer problem, with what solutions are businessmen speculating? Many. The principal dabbling, of which there are three varieties, deals with what might be called "controlled transmission."

• *Phonevision* is one of these. The TV signal is transmitted in coded or "scrambled" form. A decoding or unscrambling unit is attached to the subscriber's set and connected to his telephone line. When he wants to catch a

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particular broadcast, the subscriber calls the telephone company, which "turns on" the decoding unit. The customer is then billed on his regular telephone bill.

• *Skiatron* is a somewhat similar system, except that the decoder on the set would operate 10 hours a week for a flat fee of \$2.

• A third system is theater television, which would limit telecasts only to movie theaters, to which patrons would pay admission as they do to see movies. The National College Athletic Association plans to use this method to televise some college football games next fall.

■ **Business in Action**—BEW isn't a television magazine or a sports journal, but it presents the foregoing account because it is such a striking example of the push-and-pull, the give-and-take, the consumer-producer problem that characterizes business. Besides, the whole topic is one that students can discuss with great personal interest.

PEOPLE

■ Bereavements—

• OSCAR C. SHEPARD, dean of boys at the High School of Commerce in New York City, in January, at 59. Mr. Shepard, one of the three men teachers who first introduced Gregg Shorthand into the New York City schools, was a Yale graduate and at one time taught at Rider College. For 36 years he was chairman of the secretarial department



JUSTICE (?) at the bar: "Judge" E. Dana Gibson pronounces sentence on Defendant Willard Peterson (crime: "growing old") during mock trial that enlivened fall banquet of Pi Omega Pi at San Diego State College. Standing behind the "Judge" is Bailiff David Noe, with Defense Attorney Gus Lundmark, both business education majors at the school. Trial was occasioned by Mr. Peterson's approaching retirement from post as San Diego's supervisor of business education. Principal speaker at banquet was Dr. Harold D. Fasnacht, former business educator who is now president of La Verne College.

PROFESSIONAL REPORT

at the High School of Commerce, and he was named dean three years ago.

■ Business Appointments—

• HARRY BOWSER, formerly a representative and manager for the Gregg Publishing Company and for the past three years manager of the Education Department at Thomas A. Edison, Inc., has left Edison to accept the post of sales-training director of the Sloane-Blabon Company. Mr. Bowser has long been prominent in business education, being author of many articles and addresses dealing with selling. Most recently, he served as chairman of the "Selling As a Career" committee of National Sales Executives, Inc.

At Sloane-Blabon, according to an announcement by Robert A. Tobias, general sales manager, Mr. Bowser "will organize and direct a broad, national sales-training program designed to help our distributors and dealers sell smooth-surface floor coverings more efficiently and effectively."

■ Achievements—

• JOHN A. BEAUMONT, director of business education in Illinois, was elected a vice-president of the American Vocational Association, to head the Association's business education section. DONOVAN ARMSTRONG, state supervisor in Louisiana, was elected a vice-president to head the Association's distributive education section. Having two business sections, one for *business* education and one for *distributive* education, is a new development in AVA affairs.

EDUCATION NEWS

■ **Why the 18-Year-Olds**—In July, about a million young men will have reached their eighteenth birthday in the preceding twelve months. Pentagon figures look like this:

- 800,000 Fit for military duty
- 150,000 Fit for nonmilitary duty
- 50,000 Unfit for national service

Then, after taking a second look at the first figure, Pentagon planners would like to take half in 1951 and the other half in 1952. The young men would be given four to six months of basic training and then would be liable for service—military or nonmilitary—for an undetermined number of months. Then they would go into the reserves for so-many years.

The 18-year-olds would be permitted to finish high school—if they could do so before their nineteenth birthday. Those who may have started college before they were eighteen would be allowed to finish the college school year.

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THE CEA of New York and vicinity held a one-day meeting in January that featured (a) a day-long exhibit of books, office equipment, and office supplies viewed by city business teachers and their classes; and (b) the panel shown above, consisting of some of New York's top business educators: (left to right) Alexander S. Massell, principal of Central Commercial High School; Dr. Abraham Kroll, of the New York City Board of Examiners; Sidney C. Gould, president of the Accounting Teachers Association; Dr. Louis A. Rice, president of Packard Junior College; Mrs. Clare Burgoyne, director of a New York City placement agency and present as a representative of NOMA; Dr. David H. Moskowitz, assistant superintendent of schools in New York City; Elmer Helm, of the Shell Oil Company; Mrs. Helen M. McConnell, department head at Christopher Columbus High School; Dr. Peter L. Agnew, assistant dean at New York University; and Joseph Gruber, CEA president.

men" would close the doors of many colleges, General Marshall and Anna Rosenberg think like this: About 50,000 of the young men on duty might be assigned to college each year for training in specialties needed by the military forces; and about 75,000 students, superior in scholastic achievement, leadership, and mental ability, might be "deferred" for "educational reasons."

■ **Free Summer Housing**—Want to swap houses with another teacher this summer, so that you can go to a school near that teacher's home and he can go to a school near yours?

If you do, write to Mrs. Mildred Lewis, director of the "Teacher's Residence Exchange," for information about the "rent-free vacation plan." Address: 100 West 42nd Street, New York 18, New York.

SCHOOLS

■ **Gregg College Goes to War**—Because of the urgent demand for stenographers in Chicago, The Gregg College is instituting in March an intensive program of half-day courses in stenography. Because this is the first such program of which BEW has learned, it is reported here.

• **Four Periods.** The morning is divided into four class periods, which begin at 9:00, 9:50, 10:40, and 11:30. Two different groups are conducted—beginners and "brush up" students—with two periods of shorthand, one period of typing and one period of supervised shorthand study.

• **Rates.** Tuition, based on a "quarter" of 12 weeks, is \$75. Roy W. Poe, director of the school, estimates that beginners will need three quarters to achieve vocational stenographic skill and that the advanced or brush-up students will need either one or two

quarters, depending on the skill they possess at the time they begin the course.

• **Goals.** Objectives of the program are 80-100 w a m in shorthand and 45-60 w a m in typewriting. During the second and third quarters, the school expects to offer classes in English, spelling and vocabulary, and clerical practice, to broaden the training.

• **Market.** Gregg College's intensive course is in addition to the school's regular full-time classes in stenographic, secretarial, and general office work, and in court reporting. This intensive course is aimed toward a wide variety of prospects—former business workers who wish to return to the office and part-time workers, among others.

■ **New Program at Bryant**—Two new developments in the offerings at Bryant College, in Providence, Rhode Island: The school has been authorized to grant both bachelor's and master's degrees in business education, as in-service training programs for experienced teachers.

College officials said that the courses will "permit Rhode Island teachers of business subjects to work for advanced degrees within the state," since the new authorization makes possible for the first time a graduate program offered in Rhode Island.

■ **To Europe This Summer?**—International rumblings notwithstanding, the American chapter of the International Society for Business Education is going ahead with plans for a group of business teachers from the United States to attend the annual meeting of the International Society, scheduled for London on July 24-August 4.

The group will tour the Scandinavian countries and Scotland prior to the Conference and will visit Paris, Switzerland, Luxembourg, and Holland following the Conference.

The tour and Conference are open to

anyone interested in business education. Inquiries concerning costs and schedules should be addressed to PROFESSOR H. L. FORKNER, Teachers College, Columbia University, New York 27, N.Y.

■ **Summer Work-Experience Courses**—To date, BUSINESS EDUCATION WORLD has received notices from three colleges that will offer work-experience courses this summer. All three schools provide graduate credit, the opportunity to earn a regular income, and assistance in getting a business position for the summer.

• **University of Michigan.** Write to DR. IRENE PLACE, University of Michigan, Ann Arbor, before May 15.

• **Northwestern University.** Write to DR. ALBERT C. FRIES, Northwestern University, Evanston, Illinois, as soon as possible.

• **University of Tulsa.** Write to PROFESSOR CLYDE I. BLANCHARD, University of Tulsa, Tulsa, Oklahoma, as soon as possible.

• The urgency of writing soon to the school is stressed because the number of positions for which the school has been able to arrange is always limited; all three institutions have had many more requests in summers past than they could accommodate.

GROUPS

■ **Delta Pi Epsilon Research Honors**—At its annual banquet, held during the NBTA convention in Cleveland, Delta Pi Epsilon honored three business educators for the research reported in their graduate theses: DR. CHARLES B. HICKS, DR. FORREST L. MAYER, and WALTER L. SHELL.

• **Top honors** went to Doctor Hicks (Ohio State University) for his "Technical Business Vocabulary of General

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Dr. Charles B. Hicks, honored for research

Business Education," a Ph. D. dissertation prepared under the direction of Dr. JOHN M. TRYTTEN at the University of Michigan. The study consisted of the development of a list of essential technical business terms that everyone should know in order to participate intelligently in society. These terms were in the areas of banking, business organization, general economics, insurance, investments, law, marketing, communication, home ownership, travel, and transportation.

Students in six high schools were tested on their understanding of the essential business terms derived above. Finally, an analysis was made of the relationship between the understanding of technical business terms and the factors of (1) mental age, (2) chronological age, (3) business experience, (4) business subjects taken, and (5) socio-economic background.

- *Second-place honors* were awarded to Doctor Mayer for his "Effect of Study Type Reading Lessons upon Achievement in College Accounting," also a Ph. D. study, prepared under the direction of Dr. D. D. LESSENBERRY at the University of Pittsburgh.

- *Third-place honors* were awarded to Mr. Shell for his "Analysis of the Frequency of Brief Forms and Principles and Abbreviating Devices in Gregg Shorthand Manual Simplified, Functional Method," an M.S. thesis, prepared under the direction of GEORGE WAGONER at the University of Tennessee.

- *The judges*, who served as a committee under the chairmanship of Dr. H. G. ENTERLINE (Indiana University), were: Dr. JESSIE GRAHAM (Los Angeles), Dr. J. ANDREW HOLLEY (Oklahoma A. & M.), and Dr. MARION LAMB (Sacramento State College).

■ **NBE League in Washington**—The National Business Education League, reports President H. NAYLOR FITZHUGH,

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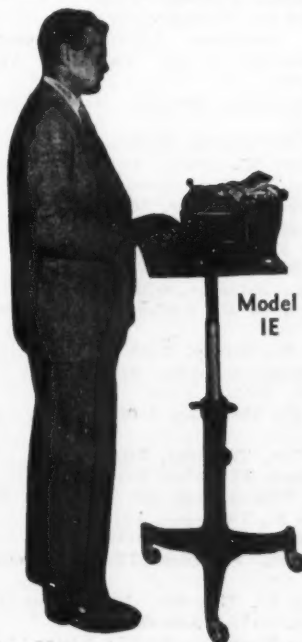
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will hold its fourth annual convention in Washington, D. C., on March 27 and 28. All sessions that deal with Life Adjustment Through Business Education will be held at Inspiration House. JOSEPH F. ALBRIGHT is convention chairman.

■ **"All-Kansas" Conference**—The third annual Kansas business education conference will be held on the Emporia State campus on March 17. **Headliners:** DR. HAMDEN L. FORKNER, W. C. COLEMAN (founder of the Coleman Company), and a panel of classroom instructors. The Conference is sponsored jointly by the Kansas Business Teachers Association, the Kansas Department of Commerce, and the Emporia state chapter (Mu) of Pi Omega Pi.

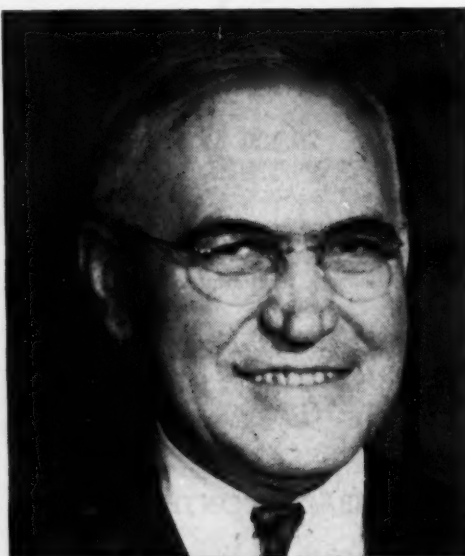
■ **Cummings: Third Term, AACC**—CHARLES D. CUMMINGS, president of the McIntosh College (Dover, N. H.) has been re-elected to a third term as president of the American Association of Commercial Colleges. Other officers include: MRS. ANNA S. BRAMWELL (Bramwell's Business College, Evansville, Indiana), first vice-president; HENRY L. MATHIOT (Havana Business College, Havana, Cuba), second vice-president. C. W. WOODWARD remains as AACC's executive secretary.

■ **Philadelphia and EBTA for Easter**—With one of the biggest rosters of participants in its history (see list that follows), the Eastern Business Teachers Association should draw a record attendance at its Philadelphia convention (Bellevue Stratford Hotel) on March 22-24, the Thursday, Friday, and Saturday just before Easter.

Registration for convention-goers starts at 9:30, Saturday morning; and the first meetings start a half-hour later. In general, Thursday is devoted to meetings by "teaching levels," and Friday is devoted to meetings by "subjects." Thursday night is the evening of the big banquet of EBTA; and Saturday's session is a general meeting that will, this year, be highlighted by a skit, "How Not to Apply for a Job."

Believing that many persons attend conventions to hear *people*, BEW provides here a directory:

Balboni, Marion R., Friday, 3:15
Barnes, Hugh, Friday, 3:15
Bendixon, Ethel, Friday, 3:15
Bennett, Louis S., Saturday, 9:30
Breeker, Raymond F., Friday, 3:15
Brigham, James G., Friday, 10:00
Brown, Robert, Saturday, 9:30
Boggs, Mrs. Naomi, Friday, 3:15
Bowman, Wallace B., Friday, 10:00
Callan, John, Friday, 10:00
Cameron, Robert, Friday, 3:15
Caplan, Samuel W., Friday, 3:15
Carlson, Paul A., Thursday, 10:00
Coff, Helen, Thursday, 10:00
Connelly, Mary E., Friday, 10:00
Cowan, Harold E., Friday, 3:15
Dorsey, James, Friday, 3:15
Ellett, Charles G., Friday, 3:15
Evans, W. H., Thursday, 2:30
Fidler, Wendall B., Friday, 3:15



Dr. Jay Miller, President of EBTA

Fields, Ralph, Thursday, 10:00
Fisher, Sanford L., Thursday, 10:00
Forkner, Hamden L., Saturday, 8:00 a.m.
Gaugh, Charles F., Thursday, 10:00
Gemmell, James E., Friday, 3:15
Gibb, Ella Mae, Friday, 3:15
Gillan, Samuel, Thursday, 10:00
Goldstein, Edward H., Thursday, 10:00
Graubard, Jules, Friday, 3:15
Greiner, Mrs. Charlotte, Friday, 3:15
Gruber, Joseph, Friday, 3:15
Hamilton, John A., Friday, 3:15
Haubert, John R., Thursday, 10:00; Saturday, 9:30
Heckler, Mabel Oxford, Friday, 10:00
Henderson, Herbert T., Thursday, 10:00
Herz, Annette, Thursday, 10:00
Hoffman, Aaron, Friday, 10:00
Hoyer, Louis P., Thursday, 2:30
Huffman, Harry, Friday, 10:00
Jacobs, Lloyd H., Friday, 10:00; Friday, 3:15
Jovanelli, Rosalie, Thursday, 6:45
Kahn, Gilbert, Thursday, 10:00
Kellly, Helen, Friday, 10:00
Kerschner, E. E., Friday, 3:15
Kirkpatrick, M. O., Friday, 3:15
Klein, Howard, Thursday, 6:45
Knouse, Reno, Friday, 3:15
Lannum, Clarence, Thursday, 10:00
Lawton, Forest L., Friday, 10:00
Lennon, Mary R., Friday, 3:15
Livingstone, Larry F., Friday, 9:00 p.m.
Lloyd, Alan C., Friday, 10:00
McFarland, George, Thursday, 4:00
Marinero, Carthene, Thursday, 4:00
Maroni, Samuel P., Thursday, 10:00
Miller, Jay W. (president, E.B.T.A.), Thursday, 12:15; Thursday, 2:30; Thursday, 6:45; Saturday, 9:30
Moore, V. Ernestine, Thursday, 4:00; Friday, 10:00
Morrow, John M., Friday, 3:15
Moulton, Priscilla M., Friday, 10:00
Mulkerne, Donald, Friday, 10:00
Mullane, Margaret, Thursday, 10:00
Mumford, George, Thursday, 10:00
Mundt, Senator Karl E., Thursday, 2:30
Nickols, Fred G., Thursday, 12:15
Neck, Harry W., Saturday, 9:30
North, Mrs. Frances D., Friday, 10:00; Friday, 3:15
Odhner, Loyal D., Friday, 3:15
O'Gara, Mrs. Frank, Saturday, 9:30
Owens, William, Friday, 3:15
Packer, Harry Q., Thursday, 4:00; Friday, 9:00 p.m.
Pasevark, William, Thursday, 10:00
Persinger, G. Carl, Thursday, 12:15
Peters, Sidney, Thursday, 10:00
Phillips, Estelle S., Thursday, 10:00
Pierce, Thomas May, Friday, 3:15
Polishook, William, Thursday, 12:15; Saturday, 9:30
Popham, Estelle L., Thursday, 10:00 Thursday, 2:30; Friday, 3:15; Saturday, 9:30
Purvis, Elgie G., Thursday, 12:15; Friday, 3:15
Rasely, Hiram N., Friday, 3:15
Reynolds, Helen, Thursday, 10:00; Friday, 10:00

Rice, Louis A., Friday, 3:15
Richards, Mrs. MacMullan, Saturday, 9:30
Richardson, Mrs. Nina K., Friday, 3:15
Robinson, William, Friday, 3:15
Rock, Earl G., Friday, 3:15
Roughsedge, Gertrude, Friday, 10:00
Rowe, John L., Thursday, 10:00; Friday, 10:00
Sakson, William, Friday, 3:15
Salsgiver, Paul, Thursday, 10:00
Salter, Mrs. Dorothy L., Thursday, 10:00
Sasse, Enrico, Friday, 10:00
Savage, William, Thursday, 10:00
Seavey, Mrs. Agnes C., Thursday, 10:00; Friday, 10:00
Seavey, Paul S., Friday, 10:00
Shea, Anna, Friday, 10:00
Shilt, Bernard A., Thursday, 10:00
Slaughter, Robert E., Thursday, 12:15
Smith, Thomas M., Thursday, 4:00
Snyder, Oscar, Friday, 3:15
Stevens, Catharine, Friday, 3:15
Stevens, Mrs. Evelyn, Thursday, 10:00
Stickney, Rufus, Friday, 3:15
Stockton, George E., Friday, 10:00
Strongy, Madeline S., Friday, 10:00
Sullivan, John E., Thursday, 10:00
Taylor, Cyril W., Thursday, 2:30
Thomas, J. S. Ladd, Thursday, 6:45
Turblash, Mrs. Mae, Friday, 3:15
Tutak, Edward, Friday, 10:00
Vanderslice, Samuel P., Thursday, 10:00
Veigle, Ernest W., Thursday, 12:15
Veon, Dorothy, Thursday, 10:00
Waterman, Marguerite E., Friday, 10:00
Wilbur, Elmer C., Friday, 10:00
Willins, Stella, Thursday, 4:00
Wolpert, Saul, Friday, 10:00; Friday, 3:15
Wood, Marion, Friday, 10:00

■ **Wagoner Re-elected**—For the first time in the twenty-three year history of Pi Omega Pi, the leader of the organization was re-elected. Earning this unique honor is GEORGE A. WAGONER (University of Tennessee), who was elected to another two-year term as president.

Pi Omega Pi, national business-education fraternity, is growing rapidly—now has 76 chapters in 32 states.

Fellow officers who will serve with Mr. Wagoner: PAUL F. MUSE (State Teachers College, Terre Haute), vice-president; VERNON PAYNE (New Mexico Highlands University), treasurer; DOROTHY HONS (Drexel Institute), secretary-historian; MINA JOHNSON (Ball State Teachers College), organizer; and WILLIAM PASEWARK (New York University), editor.

■ **CBEA in Chicago**—The Midwest Unit of the Catholic Business Education Association held its annual meeting at the Palmer House in Chicago on February 10, with about 300 delegates present from the eleven different states comprising the Unit.

College instructors present devoted the morning session to a panel on Graduate Curricula in Business Education, led by Dr. Francis J. Brown, chairman of the Department of Economics at De Paul University. High school teachers heard talks on technical and personality requirements for graduates of their departments. In the afternoon, both groups heard a panel on Catholic Educators' Contributions to Labor-Management Relations, led by Sister M. Gregoria, B.V.M.

Brother James Luke, F.S.C., is president of the Midwest CBEA group.

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SHORTHAND TEACHERS, like author John Callan, can prepare review takes well in advance of the class period. Most recorders will take an hour of dictation, although shorter spools may be used, too. Then, in class—



THE MACHINE "dictates" to the students, leaving the teacher free of book and stop watch and able to observe students' difficulties and successes. This is just one of many classrooms for modern recorders, says author.

The Recorder—Classroom Aid for the Business Teacher

JOHN H. CALLAN
West Liberty State College
West Liberty, West Virginia

The alert business teacher, constantly on the prowl for ways to make his classroom teaching more effective and more interesting to students, will want to investigate the modern wire and tape recorder. For, modern recording equipment, because of its tremendous versatility, has many uses in the business classroom. The number of applications is limited only by the imagination of the teacher.

The wire recorder, you will find, is an inexpensive piece of equipment to use. A full-hour spool of wire sells for about four dollars and has the advantage of re-use. The first recording can be "erased" simply by running the wire through the machine once without plugging in the microphone, or even by simply dictating "right over" something already recorded. The writer recommends the first "erasing" method for material that is to be heard as dictation in the class. Breaks in the wire do occur, but they can easily and quickly be repaired by tying the ends with a square knot. You can use a spool over and over again, day after day.

■ **How to Make the Recording**—When

recording, the volume knob should be at the highest point. If you are recording for dictation, speak fairly close to the microphone; doing so will help to eliminate outside noises that may otherwise be picked up by a sensitive microphone.

It is not necessary to shout. The best procedure is to speak distinctly, and as naturally as possible. With the volume knob set high, the voice will be amplified easily to meet classroom requirements.

Be sure that the microphone is plugged in and that the signal light is flickering while the recording is being made.

Inasmuch as the microphone is extremely sensitive, all distracting noises—shuffling of papers, tapping, clearing the throat—should be avoided.

When the recording has been completed, you will want to hear it through once to check its suitability. Necessary adjustments, corrections, and revisions can easily be made by on-the-spot "erasing" and re-recording.

■ **Uses of the Recorder**—Just as a suggestion, consider which of the following uses of the recorder are suitable for your own classes.

• **Timed Dictation of Material.** By recording material to be dictated, the teacher can use the time usually spent

in checking his stop watch and finding the place in giving closer supervision to students' writing habits.

• **Presentation of New Shorthand Material.** With the class presentation prerecorded, the teacher can act as a demonstrator at the blackboard. This provides the students an opportunity not only to hear what is being dictated but also to see the outlines written on the blackboard by the teacher—an appeal to the senses of hearing and sight.

• **Dramatizations for Secretarial "Pointers."** Examples of good and bad telephone technique, how to act as a receptionist, handling difficult callers, answering questions, office etiquette, and good speech habits—these are but a few of the dramatizations that are made easily and inexpensively available by use of the wire recorder.

Radio technique is used in preparing the scripts for these dramatizations. The school drama club is generally only too happy to be of assistance in the preparation and recording of these programs.

• **Testing.** Teachers are often faced with the problem of making their testing programs more effective and interesting. The wire recorder will serve both purposes if used occasionally to vary the program. Word lists, brief forms, and letters to be transcribed can all be included in the recorded test.



IN SHORTHAND and transcription classes, the recording machine enables the teacher to write on the board, as author Callan is doing, along with the class. In typing classes, word and sentence drills can be recorded.



STUDENTS LIKE to make recordings of dramatizations growing out of class discussions in business law, junior business, and so on. Recorders are widely used in units on telephoning, in salesmanship classes, and others.

- **"Office" Dictation.** By obtaining recordings of actual office dictation for class use, a very important step in the vocational preparation of stenographic workers is taken. Here, the students are given an opportunity to hear actual business letters dictated at the actual business rate of speed—an invaluable experience for both students and teachers.

- **Speech.** Students love to hear their own voices. The wire recorder provides excellent motivation for students to improve their speech habits. The business education teacher should do his part to assist students to correct minor speech faults, such as poor and incorrect pronunciation. Many speech difficulties are corrected by the student himself as soon as he realizes how he sounds. Students needing expert assistance can and should be referred to a speech teacher.

- **Conferences, Talks, and Radio Programs.** The wire recorder can be used to record conferences and talks by outside speakers brought in as resource persons for the class. Recording their talks permits the class to make a subsequent evaluation of the speaker or conference and also provides often-needed re-emphasis of the points covered.

Interesting radio programs that are scheduled at inconvenient or after-school hours can be recorded for class use.

- **Student Teaching.** Another use, of importance in teacher training, is in recording the demonstration lessons of cadet teachers. It is important here to emphasize the point that the student teacher should know that his teaching is being recorded; the recorder should be used *only* if it is mutually agreeable to the supervisor and the student teacher! After the lesson has been completed, the supervisor can play back the recording and assist the student teacher to

make a self-evaluation of his "performance."

- **Self-evaluation.** The recorder can be used as a device for teacher self-evaluation merely by turning it on during the class period and playing the recording back later on. (It should be noted here that the results when played back are sometimes shocking! The recorder is brutally frank and will pick up classroom activity exactly as it occurs.)

The teacher can evaluate the effectiveness of his voice and the organization of his lesson. He will have an opportunity to catch undesirable repetitions of pet words and phrases that so often become the "trademark" of the classroom teacher.

- **Still Other Uses**—Once the imagination is stirred, it is easy to suggest many additional uses of the recording equipment.

- **Typing teachers,** for example, like to record word-level dictation drills and to record the "throw" intervals in "call the throw" drills. One teacher, we have heard, knowing that she was going to be absent the next day, recorded the exact minute-by-minute directions, timings, etc., to be included in the lesson; as a result, no substitute was needed—and, in a day of diminishing numbers of substitutes, that factor can become important.

- **Salesmanship teachers,** sometimes abashed at giving a sales demonstration before their classes, can record their demonstration in private. D.E. teachers often have their students record their own talks. One D.E. teacher arranged to have a recorder take down a full hour's conversation at a busy counter—what a new interpretation of a sales clerk's duties and desirable traits that recording provided!

- **Summary**—Yes, the recording ma-

chine is looming as an important teaching aid; and the wise business teacher will place his bid early to get such a machine for his classroom.

New Films

- **Consumer Education Films**—Six filmstrips, black and white, with about 40 frames each, dealing with consumer topics but also "of immediate interest to the distributive education field," have been released by *Young America Films*.

- **Titles:** "How to Buy a Blouse," "Select Your Style," "Your Retail Store," "Facts about Rayon Fabrics," "Facts about Wool Fabrics," and "Facts about Cotton Fabrics." *Young America* recommends them for use with high school, college, and adult groups. The films are "designed for the sole purpose of helping to make more intelligent consumers," says *Young America*.

- **Cost:** The six filmstrips may be purchased only as a group, \$16.50, from *Young America Films, Inc.*, 18 East 41st Street, New York City 17.

- **Motion Picture on Banking**—The facts of commercial banking, as it serves business, industry, and the general public today, has been graphically presented in a sound motion picture, "Back of Every Promise." It was produced for the Continental Illinois National Bank and Trust Company of Chicago by Wilding Picture Productions, Inc.

It's a 16mm film with a screen time of 27 minutes. It features an original story and defines the part played by modern banking. Loan copies of the film are available from A. GORDON BRADT, Continental Illinois National Bank and Trust, Chicago 90.

Be a Loosy Doctor Laird, the author of this article, is a well-known "practical psychologist." His contribution here deals with ways to get more work done with less effort and with less fatigue. If you're one of those persons who come home from school and say, "I'm all in. I didn't get a thing done today, but I'm all worn out," then this article is for you. The article contains many ideas you will wish to adopt for yourself and some you will wish to pass along to your students.

To Reduce Tension and Improve Efficiency, Be a "Loosy" and Swing Your Work

DONALD A. LAIRD
"Homewood"
Lebanon, Indiana

Here's a new word for you—*loosy*, from *loose* and *easy*. Athletic trainers invented this word to describe the ideal condition for using muscles.

Loosy muscles are lithe and graceful. *Loosy* muscles waltz. *Tense* muscles jerk and jig. *Tense* people grab at things; *loosy* people reach.

Work is easier for *loosy* people. *Tense* people make themselves muscle-bound and their work harder.

■ **Keep Out the Kinks**—There are easily understood anatomical and physiological reasons why loose and easy muscles work best. Teachers should know these reasons, particularly teachers who teach skills.

It's all very simple: Something has to give when we move.

Take your arm, for example. The muscles are arranged in opposed pairs, as practically all voluntary muscles are. There are *flexor* muscles that contract when you pull your hand toward your chest; on the opposite side of the arm bones, there are *extensor* muscles that contract to pull the hand away from you. When you move in any direction, half the muscles contract while the opposed half should relax. If they don't relax, they have to be stretched by brute force—which is *not* *loosy*. A person has to be half-relaxed to work efficiently and gracefully. Contracting all muscles produces a spasm, not work.

In convulsions, and in strychnine poisoning, the opposed muscles do not relax as they should. People who work stiff-armed or walk with stiff knees are not relaxing half their limb muscles properly. The *loosy* person has *learned the knack of relaxing momentarily at the start of a movement*. And of keeping the muscles that must stretch relaxed while the pulling muscles are contracted.

Relaxation does not just happen. It takes some attention. Muscles do not relax just because those on the opposite side of the bone or joint pull. To relax

a muscle, *there must be an intention to relax*, just as a stimulation is needed to contract it. Most people do not realize this. They expect relaxation to take place of its own accord. The *loosy* person makes his relaxation intentional.

That is why sports coaches and job trainers keep saying:

"Loosen up!"

"Take it easy."

"Keep your shirt on."

"Don't pull yourself apart."

"Relax a moment."

Relaxed working is not lazy working, but timing relaxations to keep in step with contractions on the other side of the joint. It is a knack everyone, except a few nervous people, can easily pick up with practice. Simply let one side go while the other side pulls. Nervous people often need a special course of treatment—and a large part of that cure is training in letting one side go to get rid of residual tensions.

But don't go in a straight line.

■ **Curved Movements Are Best**—Although a straight line is the shortest distance between two points, human muscles and joints are so put together that curved movements are easier for them to make than straight ones.

Try drawing a straight line from the top left corner of a sheet of paper to the lower right corner. That is *work*, and the line is crooked and irregular. Now try drawing an arc or gently curving line between the same two corners. Easy! And a pretty line. Two or three times more muscles were needed to draw the somewhat straight line.

Curving motions are not only easier to make, but are also made more gracefully. The awkward person jabs his cigarette straight into the ash tray and jerks his hand back in a straight line. The graceful person swings the cigarette in a gentle arc to the ash tray. Does Kreisler jerk the bow up to his violin and seesaw it back and forth in jerks? He'd be just a fiddler if he did. But, as premier violinist, he swings the bow through a gentle arc.

It is natural to move in arcs. When people get lost in a forest, they walk

in circles, though they think they are going straight. Self-consciousness makes people move unnaturally—in straight lines. So does hurry and tenseness. Move in gentle curves; then you'll swing, not jerk.

Vacuum cleaners can't be swung from right to left, but experiments have shown they can be used most efficiently if they are "looped" at the end of each stroke. Usually they are pushed forward, then pulled back sharply in a series of V-shaped zigzags; there is a definite start and stop for each stroke. But by making the change of direction at the end of each stroke as a curving U-shaped loop, the zigzagging is avoided and the cleaning done by a more natural, flowing motion. The looping is 15 per cent quicker than zigzagging.

Spencerian handwriting was designed to fit this natural swing.

The tense person jerks and zigzags.

The limp person folds up, collapses.

The efficient person swings in curves.

Avoid straight moves, V-turns, and angles. Make more C-, S-, and U-curves.

■ **Don't Watch Your Hands**—Work is also done more efficiently and movements are less awkward when people do not watch their hands or feet. Hands have eyes of their own—millions of them—which are much better guides than the eyes in the head. There are special sensory nerves in muscles, tendons, and joints for guiding movements.

Most people do not realize they have these kinesthetic senses, through which they can perceive body movements better than in a mirror. As a rule, sensations from these eyes of the muscles, tendons, and joints do not become conscious, but the three groups of sensations are steadily at work—unless one lets the eyes in his head interfere with them.

A very few people lack some of these kinesthetic senses, just as a few are color-blind or deaf. One young woman, for instance, lacked muscle, joint, and tendon senses so could not safely carry a baby in her arms. She had to look at her hand to see what direction it was moving; she could not tell, without looking, whether her hand was palm up or palm down.

But, with 999 out of 1,000 people, these kinesthetic senses are acute enough to guide muscle movements *better than the eyes*. A big step toward personal efficiency is made when one weans oneself from watching one's hands at work. Look at them from time to time to admire them if you wish, but free both hands and eyes by letting your hands grasp the feel of work themselves. It is easier on the eyes, and the hands become more skilled, as with the touch typist and the pianist. Consider all the things blind persons

can do with just the kinesthetic senses to guide them.

"Keep your eye on the ball, not on your hands," is advice given golfers. Follow the same advice for personal efficiency in *all* muscular activity.

It is especially fatiguing to watch moving objects, anyway.

■ **Aim, Then Fire**—Another principle for reducing tension and improving efficiency is to "throw" one's hands rather than "move" them. Use muscles as if they were arrows: aim, then toss. (And, incidentally, "straight as an arrow's flight" is, really, in a curved line.) This aiming, then tossing, produces a ballistic movement—the way bullets are aimed, then fired with a burst of energy and allowed to follow their course.

A fisherman casts his trout line with a ballistic movement. The cat's paw moves ballistically with lightning speed to catch an insect in flight. Ballistic movements add to the gracefulness of the cat, as well as to the certainty of its catch.

The "dub" piano player plays with a piston movement, pushing his fingers all the way down on the keys. But the skilled pianist keeps fingers poised above the keyboard and merely aims and then trips—doesn't watch to see which finger is being tripped. That is one difference between a light touch and a heavy hand on the piano—or on a typewriter.

Ballistic movements are light-handed, more accurate, less fatiguing.

The amateur carpenter uses the old piston method as he follows down with all his strength all the distance of the blow—and misses the nail. The professional carpenter raises the hammer, aims, then gives it a quick start downward, and from then on uses his kinesthetic senses to guide the hammer. He watches the nail, not the hammer. He puts force on the movement's *start*, not on the finish.

Ballistic movements have force at the start, and the hands have a free ride the rest of the way.

Try it for yourself—put a few pencil dots in the o's on this page—five of them by using a forceful piston movement all the way until the pencil hits the paper. Then try another five with a ballistic movement, holding the pencil lightly, aiming, then giving a quick start and letting the pencil "bounce" back ready for the next dot. Lots more fun the ballistic way, isn't it?

When using ballistic movements, one can work with a bounce by catching natural swings on the rebound.

Using the rebound puts rhythm into repetitive work.

Short movements are theoretically less fatiguing than long, but this is not always the case when ballistic movements are used in work or play. A long

ballistic movement is usually less tiring than a short piston stroke that does the same work. When fingers are kept in contact with typewriter keys, for example, the stroke is shorter but has to be piston-type; when fingers are above the keys, the stroke is longer but a less tiring ballistic-type.

There are a few activities in which ballistic movements cannot be used, by the very nature of the work. A screw driver cannot be used ballistically—but *can* be used loosy. A paint brush can be used with safety only semiballisti-

cally, unless you want paint speckled all over the place. A calculating-machine crank, and some other levers that have greater resistance to be overcome at the end of the stroke than at the start, can be worked only semiballistically. But, in general, make your movements ballistic whenever possible.

Aim, then trip. Tap, don't push.

Do the job without overdoing yourself—in a loosy, curving, ballistic way—without watching your hands. The work may not be half as hard as you are making it.

An Assembly Due? *If you are scheduled to "put on" an assembly program this spring, you'll welcome these detailed suggestions for incorporating law information in a series of dramatizations that will (a) intrigue the audience, (b) boost enrollment and interest in business law, (c) provide an expression of creative talents, and (d) set forth a truly worth-while program. You direct, students write and dramatize, when you use—*

The Assembly Program As an Effective Device for the Teaching of Law

IRVING ROSENBLUM
Franklin Lane High School
Brooklyn, New York

Many forceful lessons are learned outside the classroom. The radio, television, motion pictures, newspapers, and personal experience—all are media of mass instruction. Within the school, the assembly program is another medium of mass instruction.

In addition to the knowledge it may impart, the program in the auditorium offers other benefits—socialization, motivation, and development of special talents of individuals. The subject of business law is rich in material that may be used for assembly programs.

■ **Planning**—Since there is very little written matter available, the teacher and class will probably find it necessary to plan and prepare their own program. The form of presentation will be influenced by the maturity of the group to be served.

Possible programs include a quiz program, a panel or forum, a full-length play, a radio sketch, a judge-and-jury presentation, and a series of short dramatizations. Of these, the last-mentioned has been selected for discussion in this article.

■ **Topics for the Dramatizations**—In writing the sketches, the topics may be related to a central theme, such as the elements of a contract, or the branches of law. The sketches can give or seek an opinion in law. Presented in problem

form, these dramatized cases afford an opportunity for audience participation. As a source for sketches, the teacher may use the short problems presented in the law class.*

If the theme is to be the elements of a contract, a set of six case-problems may be prepared, one to illustrate each of the component parts. The cases selected should not be too technical, but should be challenging enough to arouse the interest of the audience.

• **Agreement**, founded upon an offer and its acceptance, is the basis of the contractual relationship. An illustrative problem may use an auction sale as the setting to explain that a bid is merely an offer and not an acceptance. Another problem might be raised by having the bidder revoke his bid before the fall of the hammer. Still another question could be submitted to illustrate the effect of a qualified acceptance in reply to an offer, the offer, for instance, of a reward for information leading to the "arrest and conviction" of a certain malefactor.

• **Reality of assent** is prevented by the use of fraud, duress, or undue influence. Numerous examples of fraud are available in cases and stories. A few simple examples are the concealment of a major defect in the sale of a car, the sale of a forged copy as an original masterpiece of art, and a false warranty in an insurance policy.

* See Irving Rosenblum, "Device in the Teaching of Law: Student Dramatizations," *BUSINESS EDUCATION WORLD*, February, 1951, p. 287 ff.

• **Competency** of the contracting parties rests upon the absence of legal or mental disability. The youngsters are keenly interested in their legal status. The minor's responsibility for the reasonable value of necessities may be illustrated by a case involving dental treatment, medical care, or horseback riding for health.

• **Consideration** may be either positive or negative in nature. The latter aspect may be revealed in the promise of a baseball manager to pay a player for his promise to do nothing (no football, hunting, etc.) in the off-season.

Additional cases on consideration may be drawn from a promise to pay a policeman for performing an arrest, or from an agreement to accept a small sum with slight additional consideration in satisfaction of a larger debt. The distinction between an *executory* and an *executed* gift may be developed through contrast in a pair of cases.

• **Legality** of object is governed by statute and public policy. Illegality may be depicted through an unreasonable restraint in the sale of a business or through an agreement to compensate a taxi driver for exceeding the speed limit.

• **Form** of a contract affords an opportunity to dispel a widespread misconception among students that all contracts must be written. There is also an opportunity to present the origin and purpose of the Statute of Frauds. Suitable subject matter for sketches would be an oral sale of personal property for \$50, an oral lease for more than a year, an oral sale of realty, or a contrast between two agreements—one oral and unenforceable, the other written and binding.

■ **Other "Writable" Topics**—Broader than the theme of *elements of a contract* is the subject of *special branches of law*. Within that core, sketches may be prepared upon contracts, torts, insurance, and other divisions of law, each of which may easily be dramatized.

• **Legal responsibility** may be stressed by a sketch based upon the principle that "Ignorance of the law is no excuse." This could serve as an introduction to your series by suggesting the importance of a knowledge of the law. Ignorance of traffic regulations in another city or state, for example, will create a problem to invoke the rule desired.

• **The law of contracts** may be regarded as the trunk of a tree whose branches represent special division of law, such as sales, bailments, agency, etc. A case in contracts may be prepared to show the effect of neglect to read the written agreement. Alternative topics are listed as elements in the formation of a contract.

• **Sales and bailments** are distinguished from each other by the test of

transfer of title as against mere transfer of possession. A finder is merely a bailee and therefore cannot transfer perfect title in selling the article he found. Such a case may be used to illustrate the logic of the law.

Since the loser of an article has merely surrendered possession, not title, the finder acquires possession only. A seller, as a general rule, can give no greater title than he himself possesses. Therefore, an innocent purchaser would merely step into the shoes of the vendor (the finder) in this case.

• **Equity** is founded historically upon an appeal to the "King's Conscience" to obtain adequate relief unavailable under the rigid rules of common law. Examples are *specific performance* and *injunction*.

The breach of a contract for the sale of the original manuscript of a speech by President Roosevelt may be expressed as a dramatized problem. Similarly a sketch may be written to apply an injunction as "negative specific performance" as in the theatrical dispute involving Gallagher and Shean and the Shuberts.

• **Torts** are civil wrongs arising independent of contract. Specific examples are negligence, assault, slander, false imprisonment, and malicious prosecution. Countless cases can be found in negligence. Contributory negligence may be introduced into the problem to note its legal effect.

As one example, a story may be spun around the negligence of a bus driver in opening the door before bringing his bus to a complete stop. A passenger may be guilty of contributory negligence by hopping from a moving bus.

To relate the problems more directly to the students, a pair of cases may be compared to show the distinction between the responsibility of minors in tort and in contract.

• **Insurance** is a special form of contract with numerous subdivisions covering a variety of hazards. The *insurable interest* in life and fire insurance may be contrasted to show that in life insurance the interest need exist only at the time the policy is issued. A sketch may be written to show that fire insurance covers damage from "hostile" fires.

The special branches of law mentioned here are merely suggestive. Personal experience and individual preference will influence each teacher in making his choice.

■ **Presenting the Program**—The presentation of the assembly program requires planning in casting, stage setting, musical background and sound effects, audience participation, and integration with class work. All these elements are controlled by the facilities available at the school.

• **Casting** may—perhaps *should*—be made from the pupils in the law classes: they have a more thorough comprehension and a deeper interest in the subject than do the pupils who have not studied law. Participation in classroom dramatization will also aid these law students. In some schools it may be advisable to use members of the dramatic club.

• **Setting and sound** are of minor importance in these sketches. The purpose of the dramatized problems is to present a challenging question in law. Simplicity should be the keynote of the presentation. Background music can be used in some of the sketches.

• **Audience participation** may be invited. Participants could speak through a microphone set up in an aisle of the auditorium. The audience may be asked to vote, to indicate its decision in each case. A few members of the audience might be invited to express their opinions, *pro* and *con*, on the problems.

• **Integration with class study** is obtained at appropriate periods in the classroom. For example, in studying the element of consideration, the class may recall a related case heard in the assembly program.

The value of the course in law will become apparent to students in the assembly. The problem-approach has a strong appeal for most listeners.

■ **Evaluation**—The assembly program is not a classroom lesson. It does, however, have inherent values that can be utilized by the teacher of law. Its benefits are perhaps more widespread than are those of the classroom.

• **The audience** participates in the attempt to solve a problem in law. The subject matter is stimulating, not merely entertaining.

• **The responsibility** of planning and performing an assembly program may be assumed by a law class or club. Such a project has educational and social values that may be shared by the group. Individual talents may be encouraged in planning, writing, acting, setting the stage, and playing the musical accompaniment.

• **The retention** of facts is strengthened by the association of plot, performers, dramatization, and socialized setting. The pupils see a program in which the actors are their friends or acquaintances, the play is prepared by their associates, and the solution to the mystery is evolved after the audience has offered its opinion.

To cite the experience of one school, pupils have recalled an assembly program as long as two years later when related questions arose in the law class.

The assembly program is a neglected, but forceful, device for stimulating interest in business law.



Photo, Chicago Public Schools

An Overview Account *Have you had occasion to advise students about attending junior college? Have you wondered whether you might wish to teach in a junior college? The following account provides a comprehensive picture of the pattern of business education in junior colleges today and forecasts the direction in which contemporary trends are taking these schools. The beautiful school shown above is Chicago's Wright Junior College.*

Patterns and Trends in Functional Junior-College Business Education

EDWIN A. LEDERER, Director
Division of Commercial Studies
Chicago Board of Education

I. The Pattern Today

The unique character of junior-college students, today's changing occupational needs, the tendency toward the gradual elimination of the young worker from commerce and industry, the increased mechanization of business procedures—these are the factors that have been influential in shaping modern junior-college business courses. These factors have developed along the lines of meeting two basic objectives: (1) to provide terminal work of a vocational nature and (2) to provide information with general or basic business functions.

The first, the terminal, objective may be defined in terms of levels of responsibility as well as levels of skill and knowledge. Thus, the semiprofessional pursuits, which are of growing significance for the junior college, have elements of executive responsibility as well as elements of knowledge and routine skill. As in the case of the ma-

jority of secondary schools of the nation, the junior colleges have developed sound vocational programs in the fields of accounting, merchandising, and secretarial practice.

It is in the second area, in which the central goal is to provide a functional understanding of the business system as it operates, that the junior colleges have yet to make their most significant contribution.

■ **Types of Offerings**—Since junior colleges are, from an organizational standpoint, an extension of the secondary schools, it is natural that certain business courses in junior colleges would have much in common with those in the senior high school. Among the most common subjects are economics, accounting, and finance; while typewriting, shorthand, office practice, business law, and merchandising rank next in popularity.

Curricular content at the level of junior-college education for business extends over a wide range of subject matter, yet an analysis of the offerings of representative schools reveals a considerable degree of uniformity of pattern. Those of the City Junior Colleges of Chicago are typical of the business

curricula of comparable institutions in urban centers throughout the nation. In addition to the prescribed "general education" grouping (English, social sciences, physical and biological sciences, and the humanities), provision is made for skill and specialized courses in business that make for employability in various kinds of work.

- **Students enrolled in Accounting and General Business** take four semesters of Accounting; Business Law; Principles of Economics; Money and Banking; and certain electives, such as Business Mathematics, Development of Modern Business, Introduction to Business, and Business Communication.

- **Students in Merchandising** take, in addition to the core subjects, Introduction to Modern Business; Development of Modern Business, or Retail Selling; Principles of Advertising; Accounting; Marketing; Survey of Retailing; Business Mathematics; and Retail Store Operation; with Business Law and Business Communication as electives.

- **The Secretarial Course** provides for Introduction to Business, Business Mathematics, Typewriting, Shorthand and Transcription, Public Speaking, Secretarial Practice, Accounting, Office Machines, and Business Communication.

- **Medical Secretarial.** One of the Chicago Junior College branches, largely because of its proximity to large hospitals and medical centers, offers a Medical Secretarial Course. Four semesters of Biology (emphasizing clinical laboratory and X-Ray techniques) and a course in Psychology take the place of Accounting and certain other subjects given in the General Secretarial course.

■ **Scope of Instruction**—The scope of the business curricula has been summarized as follows by the Department of Business of the Chicago City Junior College:

Chicago City Junior College provides a prebusiness training curriculum leading to a continuation of business training in senior college. In addition to the preprofessional business curriculum, the following curricula are provided leading to positions in business:

1. Two-year Accounting and General Business

2. Two-year Merchandising

3. Two-year Secretarial

4. Two-year Medical Secretarial

The main fields of study provided in the business curricula are:

1. **Accounting.** Two semesters of basic training may be followed by cost accounting, payroll accounting, or intermediate accounting. The first semester of work provides training sufficient to operate completely a set of books for a small-scale business. Terminal as well as preprofessional needs are met.

2. **General business.** A wide variety of courses is offered, including introduction

to business, business law, finance, personnel, and marketing.

3. *Secretarial courses* include typewriting, beginning shorthand, dictation and transcription, and allied subjects.

4. *Merchandising.* Courses are provided in salesmanship, advertising, retailing, small business, retail selling, and marketing.

■ Specific Objectives—The objectives of the Business Department are:

- I. To assist students to orient or prepare themselves for effective participation in the broad field of business. This involves:
 - A. Knowledge and understanding of:
 1. The institutional setting of business
 2. The structure and organization of business
 3. The major fields of business such as production, marketing, finance, personnel, and accounting control
 4. The legal setting in which business is conducted
 5. The personal capacities required for success in each field
 - B. Attitudes and appreciations:
 1. Appreciation of opportunities for having a cultural, well-rounded living experience through participation in business
 2. A critical attitude in evaluating one's own aptitudes and abilities
 3. An appreciation of the problem of personal adjustment to others in the field of business
 4. An appreciation of the responsibilities implied in the semiprofessional positions that junior college students can hope to attain
 5. The attitude that economic gain is only one of many satisfactions achievable in business
 - C. Skills and abilities:
 1. Ability to reason and to solve problems
 2. Development of measurement skills, such as accounting and arithmetical and machine skills
 3. Cultivation of communication skills such as shorthand and typewriting
- II. To assist individuals engaged in business to increase their business proficiencies and understandings.
- III. To assist adults of the community to add to their knowledge of business facts and skills, so that they may orient themselves more effectively to business situations.

■ **Unique Problems**—The heterogeneity of junior college students in ability and in previous training has produced numerous perplexing problems. The business department has recognized the need for adjustments for students having had special training in stenography, typing, or bookkeeping on the high-school level.

• **Orientation to Business.** Other problems have developed, however, that do not lend themselves to solution by means of simple exemption examinations. Among these are the great lack of uniformity of learning experiences in the area of general business



E. A. Lederer . . . junior colleges are becoming more important

relationships. Students from some high schools may have some understanding of the organization of our business economy through their study of traditional secondary-school business courses; a few may be fortunate enough to have acquired a comprehensive education in that area; but numerous others will have followed the traditional academic curriculum that completely "shielded" them from any contact with the economic world.

To meet this fundamental problem, business departments have sought to develop a basic course designed to bridge the gap between an academic background and a rudimentary knowledge of the place of business in our modern society. An example of such a course, called Development of Business and designed to provide an orientation to the broad field of business, is that developed recently by members of the Business Department of the Wright Branch of the Chicago Junior College. It is organized as follows:

I. Business in Its Social Setting

PART I. COLONIAL BUSINESS ACTIVITIES TO 1789

II. Production and Trade in the Colonies

III. Changes in Business Environment

PART II. BUSINESS ACTIVITIES, 1789-1860

IV. Production, Labor, and Trade to 1860

V. Financial Development

PART III. INDUSTRIALIZATION AND INTEGRATION OF BUSINESS 1860-1914

VI. Further Changes in the Business Environment

VII. The Corporation and Large-Scale Business

VIII. Business Trusts and Regulation

IX. Trade and Finance

X. Development of the Labor Movement

PART IV. MODERN BUSINESS, 1914-1948

XI. Recent Changes in the Facilities of Business

XII. Cross-Section of Modern Business

XIII. Modern Regulation of Business by Federal Government

XIV. Labor-Management Relations

XV. Changes in Marketing Institutions

XVI. Financial Developments and Effects on Business

PART V. RELATIONSHIP OF GOVERNMENT TO BUSINESS

XVII. Government as a Co-ordinating, Restraining, and Promotive Agency

■ **Reducing Departmental Barriers**—An increasing number of educators are accepting the point of view that the sharp line of demarcation existing between (a) the occupational-training curriculum and (b) the general-education curriculum on the junior-college level is inconsistent and unsound. In regard to this division, Ward¹ states:

This latter division is unfortunate, particularly in the junior college, where one is often given at the expense of omitting the other; for, conjuring up a picture of compartmentalized education in order to develop an individual is like attempting to divide the student's life or personality into well-defined segments, labeling each part much in the fashion of a drugstore label: "For occupational use only," or "For general use only." Rather, these labels might well read: "Contents: Occupational training and general education. Directions: Mix well, and apply daily. Caution: Use only as directed if satisfactory results are desired within the prescribed period of treatments."

If a terminal curriculum is organized for the purpose of preparing students to make a living and at the same time to provide them with the requisites for successful living, this curriculum must include both occupational-training courses and general-education courses that are organized to produce occupational competency in a particular education (or a group of closely related occupations) and also personal adequacy for living both in the immediate community and in the larger community.

The fact is becoming increasingly clear that prospective workers and leaders in the world of business need broad, liberal training in order to attain the goals of maximum personal development and a high degree of social consciousness. It was quite natural that, in its earlier years, the school of business should seek to establish its place in the academic sun by overspecialization. It shouldered a burden of proof to offer a program that the college of liberal arts could not offer. In later years, business education (on the junior-college level, at least) has become more confident and now dares to reduce this specialization and to reflect the need for a balanced curriculum of lib-

¹ Phoebe Ward, *Terminal Education in the Junior College* (New York: Harper Bros., 1947), p. 25.

eral education along with training in certain skills and specialties.

■ Personal Economic Competence for Every Student?—One of the major emphases lies in the direction of developing understandings and appreciations in the area of economic competence for all its students. For the most part, our public school systems, as well as our institutions of higher learning, have tended to neglect this fundamental aspect of preparation for living in our modern economic world.

Certainly there is no assurance that the outcomes of highly specialized courses in management, retailing, accounting, or economics will provide adequate preparation for meeting the manifold problems of personal economics. The explorations into this significant area of living by Stephens and Bennington Colleges have pointed the way to the colleges of the nation, but there is still much to be done to meet the challenge imposed by the complexities of our modern economic organization.

If the developing of personal economic competence may be reasonably accepted as one of the major areas of living for which all levels of educational agencies are seeking to prepare its students, the question of including such learning experiences in the core curriculum or common-learnings program may be justifiably raised.

Should not all students acquire those understandings of modern culture that, in so many ways, are shaped by economic conditions and influences? Should not all students, regardless of eventual occupational selections, be educated for effective participation in the economic community as consumers as well as producers? Should not all students receive the benefits of instruction that is meaningful to them now and in the future in matters relating to—for example—insurance, credit buying, investments, and mortgages?

Affirmative answers to these questions seem to call for the inclusion in the pattern of general education of a divisional or survey course comparable to the basic business courses that are developing on the secondary-school level. If the curricular offerings in the areas of the biological and physical sciences, social sciences, and the humanities on the junior-college level were supplemented by such a course in fundamental business education, we would come much closer to a true achievement of our general education objectives. Moreover, such a course, by virtue of its exploratory content, would serve a most useful purpose in implementing the basic guidance function of the junior college.

When instruction on the thirteenth- and fourteenth-year levels is properly

integrated into the comprehensive educational program of the community, it is possible to secure an even more effective solution to the problem of developing economic competence. If a functional common-learnings program is adopted for the public schools of a given area, that program should be operative at all levels—from the kindergarten through the college years. Such a pattern is both logically and psychologically sound, and it has the additional advantage of making for positive articulation between educational units.

A major development in curriculum reorganization that should have an important bearing on the creation of a common-learning program at all school levels is in progress in the Chicago Public School System. The objectives of the program are stated by Doctor Pierce,² assistant superintendent in charge of Instruction and Guidance, as follows:

The scope of the curriculum is a framework for all learning experiences of the educational program. It is determined by analyzing high-grade human living to discover the things necessary for the pupils to learn in order to be successful members of our democratic order. For learning purposes, these human experiences, which have been continuous throughout history and which constitute universal needs, are classified into major areas or functions of living. These functions are, in turn, divided into aspects or problems that are made the basis for classroom units of learning. The functions are also of marked service in giving balance to learning experiences and in unifying activities of various areas of the school system.

The major functions of living, as set up by the Chicago Curriculum Council, include:

1. Practicing American citizenship
2. Developing economic competence
3. Improving family living
4. Protecting life and health
5. Building human relationships
6. Enjoying wholesome leisure
7. Satisfying spiritual and esthetic needs
8. Using tools of communication effectively
9. Meeting work responsibilities

The Council's committee for "developing economic competence" consisted of a high school student, a high school district superintendent, a businessman, a P.T.A. representative, an elementary-school principal, an elementary-school teacher, a teacher assigned to the Division of Curriculum Development, the director of Industrial Arts, and the director of Commercial Studies. The task of the committee was to develop and organize those learning experiences that were calculated to develop economic competency for all students at the following age levels:

² Paul R. Pierce, "The Curriculum Council of the Chicago Public Schools," *Chicago Schools Journal*, March-April, 1949, pp. 178-179.

1. Infancy and Early Childhood (Pre-School and Kindergarten Primary; from below 5 years of age to 7 years)
2. Later Childhood (Grades 3 to 5; 8 to 10 years)
3. Pre-Adolescent (Grades 6 to 7; 11 to 12 years)
4. Adolescent (Junior High and Senior High; 13-17 years)
5. Early Adult (College)

The work of this committee is still in process, and its findings cannot be regarded as officially approved. Nevertheless, the tentative conclusions about the appropriateness of learning experiences in producing economic competence at the highest level of pupil development (for the Chicago Public School System) have significant implications for the business education program of the junior colleges.

II. Emerging Trends

That business education on the junior-college level will become a more important influence in the whole pattern of American education in the future is almost a certainty. There is every reason to believe that the factors that have been operative in recent years and that have had the effect of increasing enrollments in business courses in junior colleges will continue to be of great significance. Among these are (a) the growing acceptance in American communities of an obligation to provide public education through the fourteenth year; (b) the tendency to defer time of initial employment; (c) shifting occupational patterns, with the resultant marked increase in semiprofessional jobs; and (d) the growing complexity of our social and economic structure.

Mere increasing of facilities for instruction, to provide for larger numbers of students, will not meet all the needs of business education on the junior-college level. Buying more typewriters and having more teachers may contribute to a partial solution, but the problems are essentially qualitative rather than quantitative in character. The questions in the minds of junior-college business educators and administrators are not primarily in terms of "How much?" but simply "How?"

It seems appropriate, therefore, to attempt to suggest the direction which junior-college business education should and possibly will follow in the years to come.

■ Less Separation from General Education—First, the sharp cleavage between general education and business education will, in all probability, tend to diminish on the junior-college level. Wider acceptance of the close interrelationship between general and vocational education should be based on the principle that:

Every junior college that assumes the responsibility for offering youth the opportunity to develop both occupational competence and personal adequacy within two years, undertakes a two-fold task—it is preparing students to enter the community as adults, to make a living, and to live.³

Instead of widening the breach between the two educational programs, the fundamental approach will be a functional one recognizing the reciprocal values inherent in each. It should be possible to develop a program combining vocational and general education, each enriching the other. Moreover, as previously indicated, there is a definite justification and need for the inclusion of broad areas of the generally accepted content of business subjects in the pattern of general education for *all* students.

■ **Meeting Community Needs**—A second major trend in the field of junior-college business education is the re-evaluation of curricula in relation to existing student and community needs:

The junior college, particularly the public junior college, is dependent upon the community for its students; for training and guidance information; for employment of students and graduates; and for co-operation, support, and counsel. In turn, the community depends upon the junior college to offer such services as training, guidance, placement, follow-up, and continuation training.⁴

The public junior college must accept its status as a community institution that owes its existence to the citizenry of the local area. As such, it cannot hesitate to break away from established tradition in the face of a clear mandate from its constituents regarding their particular needs and requirements.

This trend is evidenced in the use of an increasing number of various types of community surveys, occupational surveys, co-operative studies of employment conditions made in collaboration with Chambers of Commerce, and studies of work standards compiled under the auspices of a local unit of the National Office Management Association. Activities in business education in recent years show unmistakable evidence of greater and closer teamwork between business and education. There are numerous evidences now of a wider participation of business teachers and students in the activities of the community, as well as the tendency for business men and women to contribute their ideas through advisory councils, business conferences, and clinics.

■ **More Co-operative Work-Study Programs**—Closely allied to the trend toward increased community participation is that of providing more opportunities for junior-college business stu-

dents to participate in co-operative work-study programs. Co-operative education at the junior-college level possesses great potential for the better integration of young adults into the business life of the community. Students at this age are concerned with making the proper vocational choice and usually are in a better position to make valid judgments on this matter than at any time previous to this age.

From the standpoint of the faculty and the administrators, there is more difficulty encountered in the planning and supervising of the co-operative program than of traditional procedures.

■ **More Nearly "Peoples Colleges"**—Another suggestion regarding the "shape of things to come" in junior-college business education is related to the fulfillment of the destiny of the public junior college as a true peoples college. As mentioned previously, junior colleges are becoming more responsive to the needs of the communities they serve. Curricula of various specialized types have emerged in response to valid pressures exerted by community groups.

Although no one who is an advocate of the fundamental principles of the community-college program can be critical of this trend, certain cautions must be exercised in the adoption of a policy of promiscuous accretion of courses. If these were permitted to multiply without adequate control, the junior-college curriculum would develop the ills of overspecialization characterizing many four-year collegiate schools of business.

The solution to this problem seems to lie in the organization of short intensive courses, institutes, and conferences open to *all* youth and adults who are interested, scheduled at times that are convenient to them. This would seem to be the most feasible plan for meeting personal and community needs along such lines as Personal Income Tax Accounting, Record Keeping for Small Stores, Life Insurance, or Personality Development. Such supplementary adjuncts to the formal curriculum would provide the flexibility and adaptability required by the changing character of the community without the evils of excessive diffusion of courses in the essential educational pattern.

■ **More Comprehensive Guidance**—Closely allied to the need for flexibility in curriculum organization and for provision for the needs of *all* members of the community is the trend toward a more comprehensive guidance program for business students. To be comprehensive, guidance must be educational, vocational, and personal; and it must be characterized by effective placement and follow-up procedures.

The explorations into this area by

some junior colleges throughout the country, particularly in large city systems, have been notable achievements. However, there is still much that remains to be done in this field. In the proper administration of the business-education program, intelligent guidance of students is indispensable.

In fact, the question may well be raised as to whether the formal instruction in business courses on the junior-college level has very much, or any, value without adequate guidance. The terminal business student must view his training as potentially his last formal education; within two years or less, he must be prepared to enter the community as a full-fledged adult. He must concentrate in a fairly specific occupational area when he enters the junior college, if he wishes to realize the greatest benefits from his training opportunities.

It is imperative that more be done in providing information at the outset regarding the terminal business-education curricula and regarding pertinent occupational information. Initial testing services and a continuous aptitude-testing program, to provide students with predictable-success data, should become more prevalent. When these resources are integrated into a comprehensive counseling plan that calls for an effective placement and follow-up program, there is every reason to assume that the community will be provided with better workers and citizens.

■ **Conclusion**—It is evident that the evolving pattern of business-education offerings on the junior-college level is predicated not only on the recognition of the obligation to provide occupational training and guidance geared to the requirements of the community, but also to satisfy the life-adjustment needs of students of varying aptitudes and abilities.

Those who have decried the growth in number and variety of "practical" courses in our schools of higher learning have, for the most part, failed to recognize the fact that these courses were developed in response to the social and cultural demands of the environment in which they are operating. We must now "take stock" and determine whether these offerings are fulfilling the purposes for which they were developed. It has been pointed out that they become more meaningful and realistic when they truly reflect local needs and are developed through the implementation of co-operative work-study plans and comprehensive guidance programs. A functional and well-integrated program of junior-college business education will equip persons both to carry on the specialized work of the world of business and to participate intelligently in all aspects of our economic society.

³ Ward, *op. cit.*, p. 24.

⁴ Ward, *op. cit.*, p. 15.



Remington-Rand Photo

YOU CAN BUY two standard machines for the cost of one electric. Why, then, are businessmen buying the more expensive machine? The answer is, of course, economy—economy plus flexibility and the appearance of the typewritten material. Every business teacher and school administrator should know "the case for the electric machine," which is an important part of—

Methods of Teaching Electric Typing— the Business Use of Electric Machines

PHILIP S. PEPE
Office Typing Specialist
Remington Rand Inc.

The business use of the electric typewriter is giving the businessman a new, front-line attack on his mountains of paper work. The electric typewriter represents business economy; hence, the name of the Remington electric typewriter, "Electri-conomy." Economy—that is "the case for the electric machine."

■ **"Electric Students" Important**—The businessman has heard that as many as one out of four schools now boast electric typewriters in the classroom.

That is important news to the businessman. He is aware that he can now proceed with the typewriter electrification program that has been a gleam in his eye ever since the development of the all-purpose electric machine. The businessman knows that "help" is at hand that will allow him to satisfy his need for typing-station economy based on increases in production.

■ **Electrics Are "Coming Through"**—What accounts for the unprecedented interest businessmen are displaying in electric typewriters? There are many reasons.

• **Reduction in Fatigue.** Some of the reasons are found in an address given by E. L. Helm, manager of Office Service, Shell Oil Company, before Colum-

bia University's Conference on Problems in Teaching Electric Typewriting.

According to Mr. Helm, "The first and most important factor is that of fatigue. The electrically controlled carriage reduces arm movement to a minimum."

• **Increase in Production.** Everyone on the business side of the electric-manual typewriter fence agrees with Mr. Helm that electric-ease in typing is the outstanding operator benefit of electric typewriters. Another of his deductions is now accepted as the rule, rather than the exception:

"Based on a test made in our central stenographic department," Mr. Helm reports, following his firm's installation of electric typewriters, "production was up 35 per cent."

• **Consistent Results.** It's the regularity with which electric typewriters produce these results that has spurred conversion to these machines. This is why *American Business* magazine, December, 1950, states "In typewriters . . . the trend seems definitely to electric machines."

Research conducted by this publication previous to selecting America's 100 Best Offices reveals that, of 290 companies reporting, "220 had one or more electric machines." Using these facts, the *American Business* writer predicts "a steady increase in the use of electric machines for nearly all types of office work."

It is significant that "Many companies were frank to report that they find electric typewriters economical, even though furnished to operators whose other duties require more time than typing."

In other words, the businessman regards the electric typewriter as he does any other piece of equipment. If it will pay for itself, as electrics do, and at the same time create a bonus of productivity, improve typist morale, and simplify many paper-work preparations, the businessman needs no other evidence.

■ **Typewriters and Defense**—However, as avidly as electric typewriters are purchased as cost-cutters, today's businessman has many additional reasons for going electric. Necessity has always mothered invention. The demands for stepped-up office production to meet defense-program needs has certainly provided the impetus for the recent dramatic surge to electric typewriters.

• **Personnel Shortages.** To the businessman who faces today's paper work, use of electric typewriters only makes common sense. He's aware of the truth in the recent statement by U. S. Employment Service that "Stenographers are scarce the world over." He knows firsthand why the State Department has three four-man teams combing 22 cities for "as many stenographers and clerks as we can get."

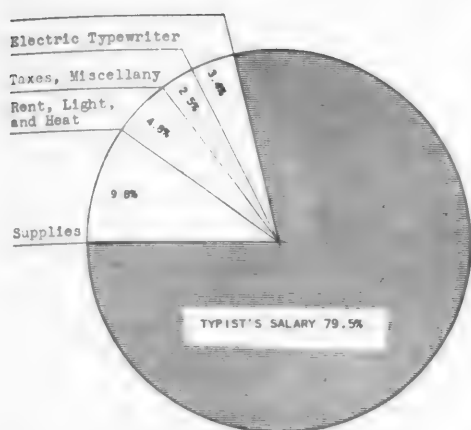
Even if he had the money to do it, the businessman knows that he can't hope to hire enough trained manual typists to keep up with defense work. So, unable to expand personnel, he does what the American businessman has always done—and what he is famous around the world for doing: He employs modern machines to take up the slack.

• **Wage Protection.** Electric typewriters do meet his most serious defense shortages—time, personnel, and money. They fill the bill by increasing the individual capacities of the two groups of office workers that are next to impossible to recruit in sufficient numbers—general stenographers and clerk-typists.

Further, the electric typewriter also gives the businessman protection against the increasing wage levels in this office-worker category. During a time when all overhead is on the rise and when taxes are designed to control profits, the businessman has definitely decided he can no longer afford costs of production higher than those he can achieve with electric typewriters.

■ **Special Advantages of Electrics**—Many businessmen have learned the advantages of electric typewriters by watching their performance on special applications.

• **Multiple Copies.** With an electric



typewriter at her disposal, the typist is able to produce as many as 20 perfectly legible copies.

With the electric typewriter in use, volume typing operations such as billing have been so simplified as to reduce the use of complicated and costly office duplication. Of course, this ability of the electric typewriter to make carbons has in many cases eliminated "second" typings.

- **Duplicating.** Typing stations, where stencil cutting or offset duplicating-plate preparation is a serious problem, have also proved the values of electric typewriters. In many offices the uniform print work of electric typewriters has made it possible to save time and money in duplicating price lists, office forms, and other supplies formerly purchased from "outside" sources. Availability of carbon-ribbon-equipped electrics has furthered this trend.

- **Appearance.** More and more businessmen consider the electric typewriter a means for getting better-looking, higher-quality correspondence. This reason for "going electric" is often strong enough in itself to prompt electrification of executive secretarial typing stations.

- **Still, Economics Comes First**—But most businessmen have decided that electric typewriters are really a good buy (are, *literally*, means to "economize"), after seeing proof that these machines are self-amortizing investments.

- **Slight Production Increase Pays for Machine.** Approached from a hard-headed, break-even point of view, electric typewriters have had to prove they are investment rather than added expense. To borrow again from the factual findings of Mr. Helm, Shell Oil Company has found that a minimum production increase of *as little as four per cent* will "pay for the additional cost (of an electric typewriter) with an operator whose salary is \$125 monthly. If the operator's salary were \$250 monthly, (your) increase in production would have to be only 1.9 per cent."

- **Machine a Small Part of Typing Costs.** The actual economics of typing-station electrification, which are most

interesting to the businessman, are given in the accompanying chart. *The electric typewriter is only 3.4 per cent of the cost of the typing station.*

Because there is not too much that can be done about fixed charges, businessmen have increasingly decided that typewriter electrification is their only avenue to reduced costs. After all, as we have shown, even a slight production increase, resulting from installation of an electric typewriter, makes it a pay-for-itself purchase.

Similar figures developed for the manually equipped typing station further highlight the economy of electric machines. Using the same salary, tax, space, and supplies estimates, the average non-electric typing station *annually costs only \$50 less.* In percentage, the manually operated typewriter costs 1.4 per cent of the annual total. The difference of only 2 per cent in cost has been a primary reason for the new importance of electrics in business typewriter replacement programs.

- **"It's About Time!"**—Plain logic, too, has brought electric typewriters into many offices. Businessmen have not understood why office machines used much less than typewriters are electrified while an office tool as fundamental as a means of communication remains manually operated. This doesn't make sense in the face of a 100-per-cent increase in the average cost of producing a business letter.

That 2 per cent "extra" for an electric typewriter looks unimportant when the businessman reads surveys proving that letters once costing 42 cents in salary to type now cost \$1. When it costs \$4,500 to type as many papers as would fill a five-drawer file cabinet, a \$50-a-year item in electrified typing facilities becomes an investment that more and more businessmen are making willingly.

As businessmen are prone to believe, electricity will do the work of typing for less. Essentially, that is why they have decided they must buy electric typewriters.

Special Series

For some years Louis A. Leslie, coauthor of *Gregg Simplified* and author of innumerable articles, texts, and teacher's manuals for teachers of shorthand, has been compiling materials for a new "How to Teach Shorthand" professional book. One chapter of that new book will deal with common fallacies in the teaching of shorthand. Because the material is extraordinarily interesting and because it will be some time before the new book is available, BUSINESS EDUCATION WORLD has obtained permission to present these fallacies in a special series that began in December and will run for several issues.

Fallacies in Teaching Shorthand, 10-11

LOUIS A. LESLIE
Shorthand Consultant
The Gregg Publishing Company

■ Fallacy No. 10: That Cigar Again—

There is a whole family of fallacies springing from a lack of distinction in the teacher's mind between the requirements of business and the best way to train for those requirements. Typing teachers for many years justified the perfect-copy approach to the learning of typing on the ground that the businessman does not want errors in his typing. Their premises were certainly sound—the businessman does *not* want errors in his typing. The conclusion was unsound, however—it happens that the best way to train accurate typists is to let them make errors at the beginning of the training.

The partly facetious title of this fallacy refers to the group of suggestions for making the shorthand dictation "more businesslike, more like the office situation." Perhaps no teacher has gone

so far as to dictate around a cigar, but about every other variation has been used or suggested. It has been pointed out that the businessman does not time his dictation, and that he does not dictate by standard words; he dictates by actual words.

- *It has been pointed out* that the businessman dictates with frequent interruptions; he dictates with many interpolations and asides; he constantly changes his mind and, therefore, his sentences; he will repeat anything the stenographer doesn't hear; he will repeat a sentence if it was too fast for the stenographer to write.

It has been pointed out that the businessman will not accept a letter with 5 per cent of errors and that, therefore, speed tests with a 5 per cent error allowance should be abandoned.

This writer can testify from his personal experience as an office dictator for the past thirty years that all the points mentioned are valid—except possibly the cigar, on which he can offer only hearsay evidence. Agreeing with

the premises, however, he disagrees with the conclusions.

• *It is true* that the businessman does not want letters with 5 per cent of error. It is not true that the teacher should ever abandon the shorthand speed test with the 5-per-cent error allowance. That type of test or drill material is just as valuable as the mailable-letter test or drill; both must be used concurrently if the learner is to receive the training he should have. Each contributes something without which the training is incomplete.

Many, many years ago the private business schools developed a training device called the "model office," which covers all the points just mentioned. For the last part of the learner's training, he spent all his time in the model office handling a clever simulation of actual business situations, among which were all the different kinds of dictation likely to be included in a real business office, omitting the cigar. This same setup has been preserved in the secretarial-practice or office-practice course offered in some high schools.

An even better solution was devised by the high schools more than a quarter of a century ago—co-operative secretarial training, in which the learner spends half his time in the business office doing stenographic and general office work and the other half in the classroom, with remedial instruction to take care of the weaknesses that show up during the time he spends in the office. This, of course, is the perfect solution, but it is relatively rare because of the formidable practical difficulties it presents.

• *Training for a skill* and the final performance of the skill involve very different considerations. The stop watch is a necessary part of efficient skill training in shorthand. By the aid of the stop watch, counted dictation material, and the standard word, it is possible to control the intensity of the drive behind the drill. The teacher must be able to control these factors just as the physician must be able to control the amount and strength of the medicine he administers.

If the dictation material is not counted, timed, and equated during the training period, there is no way of forcing the learner through new frontiers of skill; there is no effective way of measuring his progress.

If the teacher permits requests for repetitions of parts of the dictation, one or another of a class of thirty will ask for repetitions of most of the material dictated. When the pupils know they may have the material repeated, they will not struggle so hard to get it on the first dictation, and skill improves only by struggle—it is the supreme effort that educates, as the old axiom



Louis A. Leslie . . . how to dictate

tells us. The repetition that is a sensible and obvious procedure in the business office completely vitiates the training process when employed under classroom conditions. Interruptions and changes in sentences during dictation spoil the training for skill.

The ability to handle changes and interruptions and the other features of "real business dictation" is merely the adjustment or adaptation of the primary or raw skill to practical work.

Until the primary skill (shorthand speed) is attained, it cannot be adapted; that is the fundamental error made by those who try to make all classroom dictation like office dictation.

• *Conclusion.* First give the learner his skills by good skill-training methods. Then teach him to adapt those skills to the demands of the business office. Any attempt to combine skill training and training in the adaptation of the skills to the business-office situation will make success in either objective unlikely. The best answer is a good program of skill training in the classroom combined with co-operative secretarial work. The next best answer is the "model office" type of training to be given *after* the skill training has been completed.

■ **Fallacy No. 11: Accent the Phrases—**There are many fallacies about the manner in which dictation should be given. On the one extreme is the idea described in Fallacy 10, in which the objective is to make the dictation as difficult as possible. On the other hand is the one suggested in the heading above, the objective of which is to make the dictation as easy as possible.

The believer in this fallacy will hesitate slightly before a phrase and then run the words together in a tone of voice that all but says, "Be sure to get that phrase." The effect is something like this: "If . . . your order . . . has been . . . received . . . it will be . . . shipped . . ."

Sometimes the teacher will stress pre-

fixes or suffixes. The teacher will emphasize some one part of a word that, in his judgment, the pupils may otherwise not notice, such as the initial vowel in *affect* or *effect*. Sometimes it will be the final *s* for the plural, or the final *d* of the past tense. All these aids to the distressed learner are gratefully received at the moment; but they are, in the long run, detrimental to the learner's progress. Some types of crutches are helpful, some are harmful; the types of dictation just described are the harmful crutches.

• *How should material be dictated?*

The whole story may be summed up in one word—*naturally*. The more natural the dictation, the better the pupils will understand it, and the more easily they will be able to write it.

The only restriction on this simple principle is that the timing of the speed must be accurate. It is by no means easy to dictate naturally at 60 or 80 words a minute. It is not natural to talk so slowly, but with practice it is possible for the teacher to learn to dictate 60 words a minute very evenly, according to the stop-watch timing, and in such a way, that it sounds natural and intelligent. This is both more difficult for the dictator and more helpful to the learner than the artificial style of dictation previously described.

It happens that many shorthand phrases are also natural speech phrases. Read or speak the sentence, "It has been a long time since I saw you." You would not naturally say, "It has . . . been a long . . . time since . . . I saw you." No, you would naturally say, "It has been . . . a long time . . . since I saw you."

At least one teacher told this writer rather proudly that he very carefully breaks up any shorthand phrase as he reads the dictation. That is just as wrong as deliberately emphasizing shorthand phrases. Read the material as you would say it in extemporaneous conversation, yet keep the timing accurate.

When dictating at the lowest speeds, it is helpful to pause as long as you can on the vowels. For instance, it is possible to say "long time" in one fourth of a second. It is also possible to dwell on the vowels long enough to prolong the phrase "long time" to more than a whole second.

• *Conclusion.* The best dictation is the most natural dictation. The true art of good dictation is to dictate at the unnatural speed of 60 or 80 words a minute so naturally that the uninitiated listener might think that the matter was simply being read for the information of the class and would not suspect that it was being dictated very slowly for shorthand practice.

(Continued next month)

Not Just D.E. *For every teacher who has wished he could start a work-experience program, no matter how modest, for his clerical practice, secretarial, and salesmanship students, the problems seem so ponderous as to be overwhelming. But many of the problems are not so difficult as they at first appear. The author describes—*

Ten Problems and Solutions in Starting Any Kind of a Work-Experience Program

TUNIS J. BELLO
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The establishment of a work-experience program for business pupils in a high school is a gradual process that has its progeny of problems—some big and some small.

Regardless of their origin, these problems must ultimately be faced and solved before the work-experience program can achieve optimum satisfaction for the participating youngsters, co-operating businesses, and the school.

■ **No. 1: Course Credits**—One of the first questions that must be answered concerns the number of credits to be given students for the work they perform outside of school.

The earned credits will depend on a number of factors: the length of time spent outside the classroom, the correlation of the on-the-job training with the material presented in the school, and the degree of supervision furnished by members of the high school faculty.

In our school, business seniors are permitted to substitute work experience in a recognized office, *under school supervision*, for applied secretarial practice or office practice during the last three months of the school year. These pupils are given the same credit that would ordinarily be earned if they had continued to take the subjects.

■ **No. 2: Co-curricular Activities**—Another problem that administrators encounter in setting up a work-experience program is the provision for continued pupil participation in co-curricular activities. Admittedly, it is extremely important that business pupils be given every opportunity to grow socially as well as vocationally.

One way of meeting this difficulty is to make the activities period in the high school a time for club meetings, informal gatherings, assemblies, and intra-mural sports. Work-experience co-ordinators must also insist that hours of employment be limited to the daytime and, where possible, to a five-day week. Such an arrangement will permit pupils to attend school affairs in the evening and on Saturday.

■ **No. 3: Labor's Concern**—The attitude of labor unions towards a work-experience program can cause its exponents quite a few uneasy moments.

Preventive action on the part of school administrators may be used by extending an invitation to labor leaders to participate in the formation of the program. Such participation would be in an advisory council, in conjunction with members of the school faculty, representatives of business, spokesmen for the community, and parents. If labor leaders are given a share in establishing a work-experience program, they will be less inclined to criticize it at a later date.

■ **No. 4: Age of Workers**—School administrators have the task of deciding at what age students may best profit from engaging in a work-experience program.

Considering work experience from a vocational viewpoint, the senior year appears to be most appropriate for placing pupils in private employment. At this stage in their school life, pupils are sufficiently mature to apply the training that had been given them during their sophomore and junior years and to play a helpful rôle in the work of an employer.

■ **No. 5: Race and Creed**—Many schools face the problem of providing jobs for students who are not white

children. This problem is especially critical in smaller cities.

Administrators in these schools realize that employers will often hesitate to take on Negro help for fear of antagonizing biased customers, of meeting the disapproval of fellow businessmen, or of causing resentment among many of their regular employees. Sometimes businessmen themselves will feel hostile towards certain groups of people.

Faced with this problem, administrators may secure partial solution by contacting social agencies within the community and asking their help in giving Negro students secretarial or clerical experience in the offices of these agencies, by asking the Board of Education to allot a certain amount of money to pay these pupils for appropriate work performed within the school system, and by giving intensive Civil Service training during this time to those pupils who have indicated a definite desire to enter government work upon graduation from high school.

■ **No. 6: How Much Time?**—What proportion of the student's time should be spent in school and what proportion of his time should be spent on the job?

In answering this question, exponents of a work-experience program must consider the age of the pupil, the time available for homework and recreation, the health of the pupil, the plans of the pupil following graduation from high school, the student's progress in his various subjects, and the ability of the pupil to make proper adjustments.

Normally, a pupil who expects to go to work immediately upon graduation from high school will spend more time on the job than a pupil who has plans to attend college. The type of work being done by pupil trainees will also determine the amount of time to be spent on the job. The student stenographer, for example, may spend more time in an outside office than certain kinds of clerical workers.

■ **No. 7: Faculty Resistance**—Many times the work-experience co-ordinator will encounter the most formidable opposition among the members of his own school faculty. Some teachers are antagonistic to *any* practice that challenges the rhythmic syncopation of a constant six-period day. Other teachers believe that vocational training can best be accomplished within the school and not shared with businessmen.

As long as these teachers offer active opposition to a work-experience program, school administrators must proceed slowly in establishing such training. Opportunity must be taken to have speakers from other communities, where work-experience programs are successfully functioning, invited to faculty meetings to explain the merits of their programs. Available literature on the



Tunis Bello: How to face Problems

New Business in Business Law

• I. DAVID SATLOW



LAW AS AN AFTERTHOUGHT. Our safety and inspection laws are not the result of thinking in advance; many have come about as an afterthought. This month marks the fortieth anniversary of the fire at the Triangle Shirt Waist Company in the Washington Square area of New York City. This disaster resulted in the loss of 145 lives—a number of those who died were trapped at exits, others plunged to death—and it marked the beginning of a new era in industrial fire safety.

Following this catastrophe, Al Smith, then a young Assemblyman, and Robert E. Wagner, then a young State Senator, worked on legislative investigations that led to the adoption of laws controlling sanitary and safety conditions in factories, regulating hours of work for women and children, and providing for mandatory fire drills.

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REWARDS OFFERED. As part of a major plan to protect itself against sabotage, the Socony-Vacuum Oil Company has offered rewards totaling \$300,000 for evidence leading to the conviction of anyone guilty of a "deliberate crime of violence in connection with sabotage." It should be pointed out that the billion-dollar corporation is offering the reward for information leading to the conviction, not merely to the arrest, of suspected parties.

The announcement makes special reference to an intention to pay these rewards to police and other government officials. Where local laws permit, the rewards will be paid directly to the law enforcement officers concerned. In the event these officers are ineligible, the rewards will be paid to the police or governmental benevolent funds, according to the discretion of the Company.

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FAIR FARE. If a group of seven board a bus that charges a ten-cent fare, seventy cents is due. That's simple arithmetic. Suppose the leader of the group offers seventy one-cent pieces in payment. Is the driver required to accept the currency? Yes . . . that's simple law: *pennies are legal tender up to any amount.*

Suppose the next passenger offers the driver a one-dollar bill, which calls for ninety cents change. May the driver give him all the change in pennies? Yes . . . *Pennies are legal tender up to any amount.* But the driver may refuse to accept the dollar bill altogether, since *tender must be conditional.* He can only be required to accept ten cents, in any denomination—pennies, nickels, or dimes, but not any larger sum—from which he has to give change.

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COLLEGES IN BUSINESS. The new Revenue Act that governs federal income-tax returns being filed this month has plugged a number of the loopholes in previous tax legislation. Under the earlier income-tax laws, it was possible for a leading university to operate a macaroni factory and to obtain tax exemption on the business income derived from the sale of the macaroni.

The new law imposes a tax on business income of educational and charitable organizations. These include labor and religious organizations (except churches and business leagues). Such organizations now pay the regular corporate or individual rates on such unrelated business income in excess of \$1000.

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THE DISTAFF SIDE. The growth of democracy is evidenced by the fact that 38 states, Alaska, and Washington, D. C., have removed sex disqualification from their jury laws. Twenty of these states require jury service by women, while the others permit voluntary or optional service and a woman may refuse jury duty solely on the basis of sex.

The legal capacity of a married woman to contract her personal services in employment outside her home and to collect her earnings without the formal consent of her husband is recognized in all states. Ten states—California, Idaho, Montana, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, South Dakota, and Wisconsin—require the wife to support her husband out of her separate property, but only when he has no property and, because of infirmity, is unable to support himself.

subject should be provided for the teachers' use.

Committees of teachers may be formed to examine the objections made by members of the faculty and to recommend necessary adjustments in the proposed work-experience program. Only after a good-sized majority of the faculty has evidenced approval of the program should the training be started.

■ **No. 8: On-the-Job Supervision**—The school administrator faces a difficult task in co-ordinating the experiences of the pupils in the business world with the activities that take place in school. Vocational, emotional, social, and physical growth in pupils may be integrated with the learning at school by permitting business teachers to visit their pupils on the job. It is good for teachers to realize the kinds of environments that are affecting the pupils' thinking, feeling, and doing.

Integration may be secured by relating assignments in the classroom with work on the job and by giving pupils an opportunity to discuss their experiences freely in an atmosphere of genuine interest and friendly understanding.

■ **No. 9: Keeping Businessmen Happy**—Administrators of a work-experience program have the problem of establishing and maintaining amiable relationships between the school and co-operating businessmen.

Administrators can do this by appointing individuals who have a basic knowledge of the everyday business world to co-ordinate the program. Such individuals should be sufficiently capable and personable to win the confidence of employers, parents, and pupils.

The vocational co-ordinator and his staff should take under consideration the practices that are characteristic of each business organization and should plan their visits in such a manner that there is a minimum of interference with the employer's performance of his duties. Necessary steps should also be taken to place pupils in jobs suited to their skills and personalities. Judicious placement promises satisfaction for both the pupil and the employer.

■ **No. 10: Elasticity**—Finally, the work-experience administrator must be sure that his program is adequately flexible to take care of changes—both expected and unexpected—that arise over a period of time.

In providing for these changes, periodic appointments of committees may be made for the purpose of investigating thoroughly the operation of the program and of making suggestions as to how improvements may be secured. These committees should be composed of members of the faculty, parents, and representatives of business, labor, and the community.

13 Grading and Record-Keeping Short Cuts for Typing and Shorthand Teachers

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Kathleen Flood: "What teachers do!"

Business teachers everywhere spend many hours in helping their students to perfect their techniques in order that the students will be able to produce the most and best possible work *in the shortest time*. They teach and demonstrate proper work habits. They talk about office routines. They tell students that their employers will not tolerate timewasting habits.

But what do these same teachers do themselves? They go on year after year wasting their own time by checking and recording papers in the same old ways, using routines to which they are accustomed but which well may be very wasteful of their own time and effort. Most business teachers would be a bit shocked if they were to make job-breakdowns of their own output on grading student papers!

In the hope that a review of the author's own short cuts will help other teachers, or at least encourage them to inspect anew their own grading and recording procedures, the following expedients are offered.

■ **No. 1: Locating Transcription Errors**—For years I spent needless hours grading transcripts, especially handwritten ones, from beginning to end to check accuracy. Then I discovered, after making a tally of the *location* of errors, that most students transcribe perfectly the first two minutes of a five-minute take, but lose out in the third or fourth minute. I discovered, too, that improvement, no matter how steadily it comes, comes slowly.

Now, I do two things to quicken the scoring of transcripts. First of all, I keep a record only of each *improved* paper—if Mary has a top record of only three errors on her 80-word takes, I can stop my checking of each of her subsequent 80-word papers as soon as I reach three errors. Secondly, I start checking at the point where the third minute's dictation began and check back into the first two minutes' material only when the paper appears to be superior to the one I already have on record.

■ **No. 2: Oral Reading Rates**—In checking the oral reading rate of a shorthand

class, set up the highest rate and then ask students to attempt to raise the rate. Only when the rate is raised need a record be made of the number of words read. To keep students "on their toes," I start the record over several times during the course.

■ **No. 3: Quick Transcribing Test**—Instead of having students transcribe every word from a shorthand plate studied at home, direct them to write out the transcript of only the first (or second, or last) outline on each line of the plate. Rank the total number of correct words transcribed for assigning grades. Vary the position of the word to be transcribed in different tests.

■ **No. 4: Duplicated Shorthand Plate Tests**—When students "have a hunch" that they'll be asked to transcribe a plate in the text, some of them may succumb to the temptation of writing in longhand words or cues. One way to prevent this situation is to duplicate a modification of the plate material and give the students the duplicated copies for the purpose of the check-up test.

If you have even a fair shorthand style, you can readily write the shorthand characters in hectograph. The modern mimeograph stencils and styli now lend themselves to shorthand writing, too. You can and would, of course, save the masters or stencils for use with future classes.

■ **No. 5: Scoring Objective Tests**—Any time you plan to have an objective test, leave a short line at the extreme left or right of the test questions for the *a b c* or *t f* or whatever objective-test keys you are using.

If you do this, you can line up half a dozen papers at one time by overlapping them all but the portion where the answers appear. Then, with the aid of your own scoring key added to the stack, and a ruler to guide the eye, the group of papers can quickly be scored simultaneously.

■ **No. 6: Verifying Remedial Drills**—If you are one of the teachers who directs students to do remedial or corrective practice after each exercise or drill in typewriting class, you have the problem of determining whether students

have done this practice adequately, systematically, and correctly. Observation during the practice period usually eliminates the need for checking the papers themselves. Now and then the teacher will want to inspect papers closely—but not every line of every paper.

If you will have students bracket or encircle the corrective practice after any one particular exercise or drill—telling them to do this at the end of the period, not at the outset—and to put the paper with that work on top of the papers he submits, the corrective practice can be quickly inspected.

■ **No. 7: Reducing Timed Writing Checking**—I certainly don't want to go over every timed-writing paper! So, this is what I do: On my records and on the records that the student keeps for himself, we maintain a broad column headed "three highest speeds." Each time the student achieves a new, higher net speed (but within the standard limits of the number of errors we tolerate at different levels of advancement) he indicates that fact on his paper. This paper I go over closely. The other papers are recorded, along with the dates; but I do not go over the papers unless I wish to check for some particular aspect (like word divisions, evenness of impression, etc.) other than speed and accuracy.

On the papers that I do go over, a double penalty is made for any unindicated errors.

We start afresh with new "three highest speeds" about every six weeks, so no student feels he can rest on laurels previously won.

■ **No. 8: Optional Timed Writings**—In working with speed building in my typewriting classes, I often give an "optional" timed writing. All the students take the writing but are told to turn in the paper *only* if they feel they have set a new rate to replace one of the

Your Professional Reading

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COMMUNITY COLLEGE. The growth of local public-supported colleges is attracting much attention among the administrators of both public schools and long-established collegiate institutions. Jesse Parker Bogue, executive secretary of the American Association of Junior Colleges, has drawn upon his extensive observations and first-hand contacts to write *The Community College* (McGraw-Hill: \$4.00). It covers the basic philosophy of the movement, as well as the basic functions, historical aspects, and probable trends in community colleges. Illustrations show the expanding rôle of the system (especially at the community level); and the distinctive function of the independent college, as well as its place in a well-balanced educational system, is carefully outlined.

CO-OPERATIVE TRAINING. The Department of Public Instruction for Michigan has released Bulletin No. 297, *The Community Is Your Classroom—Co-operative Occupation Training in Michigan Schools* (Lansing: free), which should be of interest to all people in vocational business education. The bulletin explains Michigan's practices in administering and supervising the co-operative occupational programs, and it covers such points as determining local needs, type of reimbursable programs, minimum standards, responsibilities and functions of co-ordinators, selecting the co-ordinator, the co-ordinator's load, in-service, teacher training, classroom facilities and equipment, related instruction, and steps in establishing the reimbursable co-operative program.

SHORTHAND. Many new publications have appeared in the field of shorthand since the introduction of Gregg Simplified. One of these, which is aimed at the first-year shorthand teacher, is *Your First Year of Teaching Shorthand and Transcription* by Marion Lamb (South-Western: \$3.00). Miss Lamb has attacked, in a practical way, the usual problems confronting the new shorthand and transcription teacher. Discussion of the advantages, disadvantages, and responsibilities of the shorthand teacher is included.

Special attention is given to the traditional, functional, direct-approach, analytical, and sentence methods developed by Brewington, Soutter, Odell, Stuart, Frick, Skene, Walsh, Lomax, Zinman, Strelsin, Weitz, Beers, Scott, and others. The recent developments in Gregg Shorthand are reviewed. Five steps in skill building are presented in chapters eight and nine. Detailed attention is given to that troublesome problem of measurement of achievement in shorthand and transcription. Assignments and selected bibliography are provided at the end of each chapter.

FILMS. Kenneth Haas, of Loyola University, and William Wilson, vice-president of International Associates, have written *The Film Book for Education, Business, and Industry* (Prentice-Hall: \$3.50). It presents the uses of films in marketing organizations, industry, public relations, education, medical education, and religion. The authors also discuss film-script preparation, film techniques, costs, motion-picture production, sound recording, projection techniques, television techniques, and film manufacture.

Doctor Haas is coauthor of another new P-H audio-visual book, *Preparation and Use of Audio-Visual Aids* (\$3.50), with Harry Q. Packer, state supervisor of business education in Delaware, as coauthor. The title is definitive of the book's contents. Clever drawings and illustrations are done by Bert Paul Kuhn. The book covers motion pictures, film strip, slides, opaque projectors, maps, charts, graphs, diagrams, flash cards, posters, manuals, pictures, photographs, blackboards, bulletin boards, objects, specimens, models, field trips, radio, television, and recording and playback equipment. Attention is directed toward evaluation, organizing, and personalizing audio-visual instruction.

EDUCATION. Another in the McGraw-Hill Series in Education is *Introduction to American Public Education* (\$4.50) by De Young of Illinois State Normal University. This is a revision of a widely used introductory text. It covers five major areas: organization and administration, areas of public education, personnel in public education, provisions for educational materials and environment, and interpretation of education.

"three highest speeds" on record for the current six weeks.

Another similar "optional" that some teachers, who grade not on the "three highest" (as I do) but on the *average* of the writing scores, is permitting the student to substitute the achievement on an "optional" writing for that of any previous writing (in the same grading period) already on record.

■ **No. 9: Record of Dictation Takes**—I maintain a record, in table form, of the rates of dictation that I have given my students. The table looks like this:

Date	50	60	70	80	90	Etc.
1/22	5		3		1	
1/27		5		3		
2/ 1			3		3	
2/ 8		5		5		
2/15			5		3	

The numbers in the columns under the w a m headings represent the number of minutes. In advanced classes, I record only the five-minute "standard" tests.

Using a tabulated record like this enables me to keep a dictation balance for the slow, medium, and fast writers in the class. It also enables me to tell at a glance just how many takes—standard or otherwise—I have given at any one speed during the term. Slow students, knowing that I keep such a record, are encouraged, for they know that there will be more opportunities for them.

The record of takes provides a guide for comparing the achievement of different class groups in different terms and is a great help in advance lesson planning.

■ **No. 9: Typed Transcripts of Standard Takes**—In advanced transcription classes where typewriters are available, I maintain a record form that not only provides a good record but also serves to screen out papers that do not merit grading. As in timed typing tests, we maintain a "highest rate" ("Best") column; but we also maintain a "highest rate" under each dictation rate, like this:

Student	Best	80	90	100	110	Etc.
Brown, Susan	100/5	7	8	6		
Carlson, Joe	90/4	8	4			
Dixon, Ruth	120/10	4	9	10	9	

Each student tries to raise his "best" and also to raise his qualification at each rate within the allotted number of errors permitted on the standard takes.

Because typewriters are available, the students in my class are directed to transcribe the entire take, without pen-written insertions, on the days we use this record. After the student has transcribed the take, I read the dictated material back to the class and each student marks his own errors. If the student

finds more than the allowable number of errors, the paper need not be graded for transcription errors. Only those papers that "qualify" are rechecked, although all the papers are handed in and recorded.

■ **No. 10: Addresses for Letters**—I provide a duplicated list of names and addresses to each of my transcription students. The list contains:

- 25 Mr. names and addresses
- 6 Mrs. names and addresses
- 4 Miss names and addresses
- 15 Firm names and addresses

Use of the list eliminates the need, and saves the time required, for dictating names and addresses with each letter to be transcribed. It also gives students some experience in selecting salutations and in "verifying" names and addresses in true office style.

■ **No. 11: One-at-a-Time Checking**—Whenever I have a large set of papers, I find that I can make time best by checking only one major detail at a time. In going over a set of timed-writing tests, for example, I find it quicker to check (a) all the errors on all the papers, then (b) all the total strokes on all the papers, then (c) all the penalties on all the papers, and then (d) all the time-divisions for obtaining rates.

For one thing, one-at-a-time checking assures that no detail is overlooked. Moreover, many of the computations are similar; and when you are checking computations of the same kind in rapid sequence it is quicker to verify the computation. For an example of the latter point, suppose that one paper has 750 strokes—that's 30 w a m; the papers in a class will hover around comparable rates, so the stroke counts of 740, 761, 755, etc. are quick to appraise when they are viewed in rapid sequence.

■ **No. 12: Scores on Errors on Standard Takes**—Does the student who transcribes a 120-w a m take with 22 errors do better than the student who transcribes a 100-w a m take with 10 errors? It's hard to say, harder to prove. Yet students do like to know their relative achievement. So, I have developed a "scoring system" that, although far from perfect, has proved expedient in our classes.

I give each student a "score" on his achievement on a standard five-minute take. His score consists of the rate plus his percentage of accuracy. For example, on a 60-w a m take, a student makes 11 errors. He gets 60 points to start with, for that is the rate. He gets 96 points (300 words minus 11 for errors, divided by 300 to get the accuracy percentage) for his percentage of accuracy. His total score is 156. Another student transcribes his 80-

Check List of Shorthand Writing Habits

A. POSTURE AND POSITION:

- _____ 1. Correct.
- _____ 2. You sit too far from the desk.
- _____ 3. You sit too close to the desk.
- _____ 4. Your elbows are in front of your body.
- _____ 5. Your elbows are too far from your body.
- _____ 6. You do not keep your feet flat on the floor.
- _____ 7. You need to sit more erect and more naturally.

B. HAND AND ARM POSITION:

- _____ 1. Correct.
- _____ 2. Your hand seems "anchored" to the notebook.
- _____ 3. You write too much with your fingers.
- _____ 4. Use arm movement for the larger outlines.
- _____ 5. You lack rhythm in your writing.
- _____ 6. Your hands lack freedom in movement.
- _____ 7. Your hand is too tense.
- _____ 8. You return to the beginning of a new line quickly and correctly.
- _____ 9. You return to the beginning of a new line too slowly.
- _____ 10. You do not hold your hand properly.
- _____ 11. You take too much time to change columns.

C. PEN:

- _____ 1. Correct.
- _____ 2. You should write with a pen.
- _____ 3. You should get a better pen.
- _____ 4. Your pen seems to hesitate when you start to write.
- _____ 5. You are holding your pen too tight.

D. NOTEBOOK:

- _____ 1. Correct.
- _____ 2. You do not glance from the book to your notebook properly.
- _____ 3. Do not write with the wire fastener under your wrist.
- _____ 4. Use a better grade of notebook paper.

E. MISCELLANEOUS:

- _____ 1. You have a good workable knowledge of the work covered.
- _____ 2. You show promise as a shorthand writer.
- _____ 3. You need to devote more time to your daily preparation.
- _____ 4. You need to study more for your tests.
- _____ 5. You waste too much time in class.
- _____ 6. Your work shows a lack of concentration or interest.
- _____ 7. You do not place your book in the correct position when you copy.
- _____ 8. Your writing shows a lack of fluency and continuity.
- _____ 9. You seem to worry over possible errors in outlines.
- _____ 10. You need to relax as you write.
- _____ 11. You seem to worry about not being able to read your written shorthand.
- _____ 12. You should learn to "flip" your pages.
- _____ 13. Change pages and columns when you have a spare moment.
- _____ 14. You need to review from Chapter_____.

For explanation of use of this check list, see item 13 below.

w a m take with 14 errors; so, he gets 80 (rate) plus 97 (percentage of accuracy) to total 177.

To save the students' and my own time, I duplicated a set of conversion tables for the rates of 50, 60, 70, 80, 90, 100, 110, and 120 words a minute. A sample will indicate how useful such a conversion table and scoring system can be:

60 wam	80 wam	100 wam	120 wam
0: 160	0: 180	0: 200	0: 220
1-5: 159	1-7: 179	1-9: 199	1-11: 219
6: 158	8-11: 178	10-14: 198	12-17: 218
7-9: 157	12-15: 177	15-19: 197	18-23: 217
10-12: 156	16-19: 176	20-24: 196	24-32: 216
13-15: 155	20: 175	25: 195	33: 215

The sample table shown is condensed. The one given to the students is arranged in long columns with a separate entry for each number of errors, and it provides columns also for the intermediate speeds of 50, 70, 90,

and 110 w a m. I have found that ranking students on the basis of this composite score means more to the individual students than ranking on the basis of number of errors alone.

■ **No. 13: Technique Check-Ups**—To assure my giving each shorthand student individual attention to his habits of writing and nonshorthand technical elements, I prepared a check list of "Technique" items. I use the same list at least three times, checking off pertinent items the first time in red pencil marks, then in blue, and then in purple.

I distribute the lists with the initial marking on them, permit the student to retain the list for a few class periods, then take them up for the second marking. This operation is repeated three times; and of course each occasion of distributing the lists and each occasion of picking them up again creates a revival of interest and attention to these elements. The items on the check list are shown above.

Project in Office-Style Dictation

MARGARET FORCHT ROWE

Howe High School
Indianapolis, Indiana

BEFORE YOU START. Supply students with three letterheads, three sheets of plain paper for carbon copies, three envelopes, one sheet of carbon paper, one backing sheet, and one sheet of white paper, and a copy of these instructions:

Your employer is a woman executive, Mildred Scovell, who is also president of the Clinton Alumnae Business Girls. The organization's secretary is Jean Crease. Two would-be active members of the organization are away in college: Joyce Krull, 128 Park, Valparaiso, Indiana; and Gay Harrison, 478 High Street, Lafayette, Indiana.

The department store referred to is Brace & Cook, Chicago, Illinois. The speaker is Harry A. Green, Dodds & Meade.

YOUR CORRECT KEY. The project dictation material is presented in both light and bold type. When you dictate, be sure to dictate every word; but, when you correct the papers, read only the material given in light type—the bold type indicates repetitions and instructions that the students should not transcribe.

ASSIGNMENT A—JUNIOR.* Take a letter to Joyce Krull, making the usual file copy. Here is the letter. Though you are away in school, we know you will be interested—No—change that to say are interested in the activities of the Clinton Alumnae Business Girls. Paragraph. So that we may all—cut that out. As you know, once a year we plan a Saturday meeting, hoping that all members will attend. On April 21 there will be a luncheon style show in the—No—say. On April 21 our group will be the guest of Brace & Cook for a luncheon style show. We will meet promptly at 11:30 a.m. in the Tea Room. Paragraph. We should appreciate—No—change that to read We must make reservations however. May we hear from you soon? Sincerely yours, Send that same letter to Gay Harrison in Lafayette.

ASSIGNMENT B—SENIOR.* Take this letter to Miss Alice Hall of Brace & Cook. Dear Miss Hall: This is to confirm our recent telephone conversation concerning the meeting—No—telephone conversation. Period. The Clinton Alumnae Business Girls are delighted to accept the invitation of Brace & Cook for a luncheon style show Saturday, April 21. Paragraph. The organization has been notified to meet promptly at 11:30 a.m. in the Tea Room. We will let you know—No—change that. No later than April 14 you will receive the final reservation check—No—the final number of reservations for the luncheon. Paragraph. As you suggested, the secretary, Miss Jean Crease, will come to the Personnel office at 10:30 a.m. to make out the place cards. You may be sure she will be prompt. Paragraph. It is our understanding that the style show will be about three-quarters of an hour in duration. Paragraph. May we presume to suggest—No comment that the young women are primarily interested in suits and classic-style dresses suitable for the young executive? They are interested in establishing a small, charming, but adaptable, wardrobe. Sincerely yours,

ASSIGNMENT C—SUPERIOR.* Type up this form letter, so that I may check it before it is duplicated. We will send this letter to the active members of the organization. Dear Fellow Classmates: The next monthly meeting of the Clinton Alumnae Business Girls will be held in the assembly room of the Merchants Bank, 4628 East Ohio, at 7:45 p.m., March 20. After a very brief business meeting, we will hear Harry A. Green, speak to us—No—Harry A. Green Personnel Director, Dodds & Meade, speak on "Personnel Tests." Paragraph. We should be able—omit that. Arrange to go with another member to this meeting—dash just to be sure you both arrive! Exclamation. Those who wish may play canasta after the formal meeting. Paragraph. Mark your calendar for the meeting in April—dash April 21 to be exact. The organization is to be the guest of Brace & Cook at a luncheon style show. The group will meet promptly at 11:30 a.m. in the Tea Room. Paragraph. We have written special letters to those members away in college, and we have a special committee contacting those who have missed the—No—those who have been irregular in their attendance. Sincerely yours,

* These assignments may be used for O.B.E. transcription awards any time before June 1, 1951. Standards: Mailable transcript of Assignment A, prepared in 15 minutes, qualifies for Junior certificate; mailable transcripts of Assignments A and B, both prepared in one 20-minute period, for a Senior certificate; mailable transcripts of all three assignments, completed in one 25-minute period, for Superior certificate.



EARL S. DICKERSON
Eastern Illinois State College
Charleston, Illinois

A

Animate your teaching. Make it moving, pictureful, living. Don't give your students straight, dry facts—dramatize them. Pep them up with personal, everyday incidents. Give students credit for references and clippings from newspapers and magazines that apply on the subject.

B

Be proud of the teaching profession, which is more and more becoming a true profession. Remember that the teacher performs one of the most important services to society—a service that assists materially in moulding an intelligent citizen.

C

Choose your field of teaching with care. Make certain that you like the particular area in which you are assigned and have the ability to acquire the proficiency in it necessary for effective teaching.

D

Develop a teaching technique that matches your own personality. Your superior's shoes or those of any other teacher probably would never fit you exactly—neither will their particular teaching techniques.

E

Eliminate all unnecessary material from your teaching. Don't waste time with non-essentials. Your time and the time of your students is worth money. Spend it wisely.

F

First, know your subject matter. Don't try to teach others until you have a thorough understanding of the subject you wish to teach. You cannot teach what you do not know. Do not have it said of you that students learn in spite of you, rather than because of you.

One reads many articles on the art of teaching that incorporate many of the items listed by the writer under the alphabet given below. This article has as its main purpose the separating of the key ideas from the mass of writing on the problems connected with successful teaching and listing them in a novel and, it is to be hoped, an interesting manner. In other words, the presentation constitutes a summary of important ideas gleaned from countless articles, addresses, books, etc., that makes them available for quick and easy reference.

If the ideas expressed in this unusual manner serve in some way to give help to student teachers in understanding some of the problems connected with teaching or to encourage the beginning teacher to attain greater teaching objectives, or if the summary can be used as a check by the teacher who has taught long enough to encounter the many problems associated with the art of successful teaching, then the writer considers his efforts have not been in vain.

The A B C's of Successful Teaching

G

Go out of your way to assist students in the various learning processes. Conferences, when necessary, outside the regular scheduled class period are your obligation not only to the students that need extra help, but also to the taxpayer who provides your salary. If possible, schedule at least one regular "office hour."

H

Hitch your wagon to a star if you would be an ideal teacher, but always remember to keep your feet on the ground and your head out of the clouds. It's the continued string of little helps that really pay off and make for learning on the part of the student that earns respect for you as a teacher.

I

Inject the names of your students into your teaching as frequently as possible. Remember, the sweetest sound in all the world to an individual is the sound of his own name.

J

Just be natural. Don't imitate others. Their mannerisms are not likely to fit you. By being yourself, your teaching will be much easier and much better.

K

Keep your temper under control. A flighty temper or a stinging word is a sure way to create an undesirable teaching atmosphere, both from your standpoint and that of the students. Some teachers, unhappily, do not appreciate the difference between firmness and temper. Like spoiled children, they flare up when the going is not to their liking. The good teacher, the successful teacher, is the calm, self-controlled teacher.

L

Leave your personal opinions about religion and politics out of the classroom. Don't let any mention of these controversial subjects creep into your teaching from the standpoint of your personal evaluation or opinion.

M

Make up your mind that regardless of how many years of successful teaching you can boast, you still can profit by some new experience or some new knowledge that the day may bring to you.

N

Never criticize your fellow teachers, especially before students and in class. Remember that every negative criticism of students or their work should be followed by some positive suggestions for improvement.

O

Open your class recitation with a smile or a cheery greeting. It is wonderful how a little smile breaks down the barrier between the teacher and the students, thus making for a better learning situation.

P

Practice common courtesies at all times. Politeness and genuine consideration of the ideas of students are very fine ways to set the stage for effective teaching.

Q

Quit complaining about the lucky breaks others get. Go out and make your own breaks by further professional advancement through education, hard work, and service. Remember that good luck is generally the result of good work. The "lucky" teacher is usually the "working" teacher.

R

Recreation plays an important part in keeping you mentally and physically fit for your position. Have a hobby and pursue it diligently. Do not become a slave to your work. Make friends with those in other professions. Have numerous avocational interests.

S

Subscribe to two or more professional magazines in your particular teaching field and at least one in the field of general education. Read each issue carefully and profit by the experiences of others.

T

Take time out for a personal inventory occasionally. Check up on yourself to see if you are really performing your job as well as you are able. Remedy any faults or strengthen any weak spots that you discover. It was Ruskin who said, "Teaching is a painful, continual, and difficult work to be done by kindness, by watching, by warning, by precept, and by praise; but, above all, by example." Enthusiasm begets enthusiasm. A genuine desire for wisdom by the teacher generates that desire in his students.

U

Use simple, easily understood words in your teaching. Say what you mean clearly and concisely. Generally, the classroom is not the place for using four- and five-syllable words!

V

Vary your teaching technique. Don't permit it to become dead or stereotyped. Constant repetition makes it uninterestingly dull. Keep your teaching alive, fresh, compelling, dynamic!

W

Watch the teacher who has been successful. Seek his advice at every reasonable opportunity. Visit his classes and check the art of teaching used; then be willing to try out any new ideas you think are applicable.

X

X-tra hours spent at school mean further assurance of success in teaching. Success in teaching, like any other profession, comes only to the one who is willing to put in plenty of productive hours of work.

Y

Your return from teaching will be in direct ratio to the amount that you put into it. Give your job your very best and it, in turn, will reward you well with advancement. Teaching, like almost any other profession, rewards those who exercise initiative and foresight.

Z

Zoom your teaching to more effective and productive levels by actually putting into practice these ABC's. Watch advancements come your way and watch your own satisfaction and enthusiasm grow!

A File Clerk Uses Many Different Skills, Averages 3½ Filings a Minute

FRANCES LAUDERDALE
Central State College
Edmond, Oklahoma

"I started as a file clerk." That is what a payroll clerk in a large oil-company office in the Southwest told me during an interview. He went on to explain that, as a file clerk, he had learned many of the skills and much of the information essential to qualifying him for promotion to his present position.

As in many other office careers, filing can be a career in itself or a stepping-stone. The services of a file clerk are important to the smooth functioning of any office; and the larger the office, the more important the filing operation. The person or persons who keep the operation functioning smoothly are valued; that is why filing is a career. They are spotlighted as important, too; that is why filing is sometimes a stepping-stone.

■ **General Duties**—To perform his duties efficiently, the clerk uses many skills. He works with several kinds of business papers to be filed and found. Some materials will be filed by one filing system and others by a different system. The file clerk needs a thorough knowledge of the various filing systems, especially of the alphabetic and numeric systems, for these two are both used in many offices.

The work of the file clerk may be classified in four groups of activities:*

1. Classifying and sorting
2. Numbering and cross-indexing
3. Labeling file folders
4. Filing and finding

These activities are those of the full-time file clerk. If the clerk works in a smaller office, where filing may be a major but not completely absorbing duty for the clerk, there may be supplementary duties as well.

On a lesser scale, these duties are included among those of all office workers—secretaries, for example—who are in charge of even modest filing systems.

■ **Classifying and Sorting Activities**—Before a clerk can file materials, he must first sort and classify them. He places the filing materials on his desk or work table to do this.

* Frances Lauderdale, "The Levels of Skill of Specialized Clerical Employees in the Petroleum Industry" (unpublished doctoral dissertation, University of Oklahoma, 1950), pp. 118-129.

Material to be filed alphabetically is sorted from that which is to be filed numerically. Single sheets are separated from material with attachments.

The material to be filed alphabetically is sorted into stacks representing the letters of the alphabet. (A quick, accurate recall of the letters of the alphabet is helpful to the clerk.) The material to be filed numerically is sorted into code-number groups.

In the classifying and sorting phase of filing, the clerk displays a high degree of manual dexterity in the use of his fingers and hands.



Doctor Lauderdale . . . File clerks are important

■ **Numbering and Cross-Indexing Activities**—After the materials are classified and sorted, the next step in the filing procedure observed by most file clerks is numbering and cross-indexing.

The correct index number or filing designation is stamped or handwritten on the filing materials by the clerk. Knowledge of the activities of the office and of the filing systems with which he works aids the clerk in performing this numbering and cross-indexing quickly and accurately. When necessary, he refers to a general file index to determine the correct file numbers.

For example, the clerk has a map to file that shows oil terrains. The map includes three counties. The map is indexed and filed with the file number of one county. The index cards for the

other two counties are cross-indexed with the file number for the first county.

It is not uncommon for one piece of filing material to be cross-indexed under as many as four different subjects. This activity requires a considerable degree of judgment.

■ **Labeling File Folders**—In addition to numbering and cross-indexing filing materials, the clerk prepares the file folders for the materials. The label for each folder is first typed or written in longhand. It may include the name of the company, the geographical area, and a code number. The label is then secured to the file folder with glue or tape.

The average amount of time used by a clerk in the preparation of a type-written label, typewriting teachers will be interested to learn, is slightly less than a minute and a half. A label written in longhand may average almost four minutes.

■ **Filing and Finding Activities**—After the filing materials are numbered, the clerk then takes them to the file cabinet for filing. He places the folders on top of the file cabinet or on top of material in a file drawer so that they can be reached easily and quickly.

• **Filing Operation**. The clerk then finds and secures the correct place in the file with his *left* hand while reaching for a folder with his *right* hand. He places the folder in the file with his *right* hand. *Both* hands are used to smooth and straighten the edges of the folders in the file.

Only one drawer at a time is extended from the filing cabinet.

Single sheets are filed more quickly than other forms of correspondence or materials that have attachments or that are in the form of folders.

A clerk files all types of correspondence at an average rate of 215 filings an hour.

• **Finding**. The file clerk is frequently asked to locate materials on file. Employees may come to the file-room window to ask for materials; other requests come by telephone for materials to be sent to various departments in an office.

When a request comes, the clerk is usually able to go to the files and find the materials immediately. When it is necessary to look up a file number, the clerk refers to a general file index in which are listed the code numbers, subjects, and alphabetic designations.

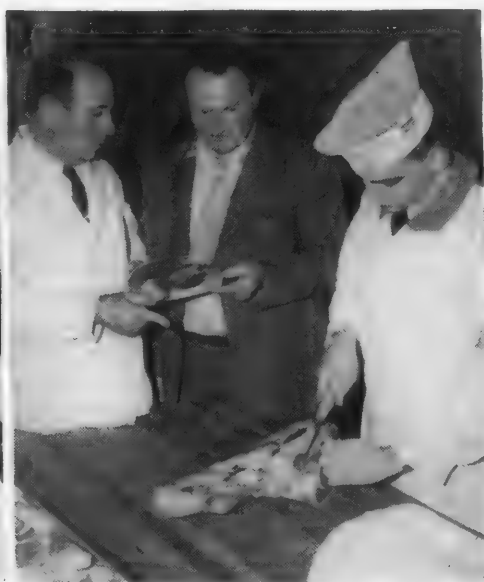
The markers on the outside of the file cabinets also aid the clerk in finding materials.

■ **Summary**—A typical file clerk considers these skills, abilities, and knowledge essential to the successful performance of his work:

1. Knowledge of filing systems
2. Neatness in keeping the files
3. Courtesy in dealing with people
4. Mental alertness
5. Manual dexterity of fingers and hands



TEACHER-TRAINING workshop grew out of meeting of author (left) and representatives of the local Chain Stores Council: Louise Burden, of Jane Lee; Robert Manning, of Woolworth; Kay Gaffney, of Mangles; B. E. Huff, of Montgomery Ward; J. S. Crabbs, of Kresge; and Mary Parker, of Schulte United. They set up program for 9 half-days of look-see-learn experience.



MANAGERS kept teachers beside them during visitation half-days. Kroger manager Thomas Horine explains meat cuts to Emanuel Saylor, teacher at Harlan County Vocational School.

How We Set Up an Experimental Workshop for Kentucky Distributive Educators

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■ **Background**—At the University of Kentucky, we have often conducted conventional-type workshops for D.E. teachers. The group meets, examines current material, discusses possible uses, builds some new course outlines and resource units, and finally adjourns after a stimulating experience, wholly mental.

Last summer, however, we experimented with a look-see-learn pattern for a D.E. teachers' workshop. We think it is a new idea, at least for a summer-school workshop; and because it worked so well, we are reporting the idea.

It consisted of the conventional plan with a big *plus*—extended and supervised observation periods in our Lexington stores. One big, new feature was that the observation experience was *directed*; we didn't simply send the teachers into stores and tell them to keep their eyes open for what they could see. A second big, new feature was the co-operation and leadership received from the store managers.

■ **Origin of the Plan**—The plan was originated during the spring, last year. A meeting was held with the Lexington Chain Stores Council, and the idea was explained. The Council expressed interest in the plan, agreed to co-operate.

As a matter of fact, the managers

went overboard for the plan. One feature, remember, was that the teachers' observation in the stores would be controlled; by that we meant that the observer would be assigned to some person of top-management level in the store who would and could explain the many details of modern store operation. That called for a considerable contribution from the store managers—and they gave it willingly.

• A second part of the arrangements was planning for observation periods.

We scheduled the workshop for two weeks, and it was agreed to have the teachers observe during the first week—two hours each day—and attend sessions on campus the second week. Moreover, the visitation hours were staggered so that the two-hour period would not always be at the same time, but rather would give the teachers a well-rounded picture of the daily operations in the store from the opening bell to the closing hour of the day.

■ **Getting the Plan Moving**—Once our plans were outlined, a mimeographed announcement was sent to the state's D.E. teachers. A postal card was enclosed for advance registration for the course, and the card provided a blank on which the teachers could indicate the type of store they preferred to observe. From the information thus obtained, we were able to select the stores to be visited.

• At the start of the workshop, the opening day was spent on campus, and

the program for the two weeks was explained. In addition, a specific outline for the directed observation was developed and distributed. Each teacher, assigned to a specific store, was given a letter of introduction to present to the store manager on the first visit.

• *Visits were made* only to one store—all the time spent in a store was in the same store. When teachers' visiting hours, according to our staggered schedule, were in the mornings, our own daily get-together was held in the afternoons on the campus; when visits were made in the afternoons, we met in the mornings.

• *Our daily sessions* were actually a recital of what had been seen in the stores and provided an exchange of information. For example, merchandise is received in a different manner in a chain supermarket than it is in a dress shop; exchange of these and related facts projected each person's experience so that it benefited the entire group.

• *The store managers* accepted the role of professor while their respective observers were in their stores. They not only explained store operations but also took the time to give the teachers "behind the scene" information on such things as how they order stock, how they keep inventory, how they price merchandise, how they display it, how they take care of stock, how they plan for sales, how they keep records, and how they recruit and train and supervise personnel.

This was a wealth of information for those teachers.

• *One instance* illustrates how valuable this information may prove to be. Some of the teachers were privileged to sit in the manager's offices while they were interviewing applicants for

jobs. This was not a make-believe situation, but an actual situation where someone was applying for a store job. The teachers heard the conversation, listened to the questions asked by the employer, observed the reactions of the prospective employee, and saw the application forms.

After each interview, when the applicant had departed, the managers explained the whole procedure to the teachers, told why they asked the questions they did, and reviewed the reasons for hiring or refusing to hire each prospect. They explained what they looked for on employment blanks.

With such information, the instructors can set objectives for their teaching—objectives that should hit the mark.

■ **Adding to the Values of the Program**—Each teacher kept a notebook of facts accrued during the week's observation period. During our second week, which was entirely on campus, the teachers developed course outlines for their own use.

Here again the pattern differed from the usual workshop procedure. Rather than developing a set pattern to use in all parts of the state, a core outline was agreed upon, with the suggestion that each teacher develop a specific pattern for his own community. In addition to participating in the discussion periods, each teacher wrote a detailed report on his store observations.

• **Climax.** At the end of our two-week program, we had our own "climax." A lot of questions had been raised, some unanswered, during the second week. On the final day of the workshop, a dinner meeting of all participating managers and teachers was held, with the teachers as the guests of the managers. It was strictly an informal affair, and the "program" consisted of the managers' answering of the teachers' questions. Climax? The Q-and-A period, slated for one hour, actually ran three hours!

■ **Summary**—It was a very successful experiment, as we viewed it. While many high lights could be enumerated, the following were outstanding:

• **Personal growth** and development of the teachers resulted from the experience.

• **The teachers were better prepared** to set up objectives for their teaching program.

• **The teachers were ready** to enrich the teaching content of their courses.

• **The store managers** gained a deeper insight into the purposes and objectives of distributive education.

• **Everyone**, both teachers and managers, enjoyed the workshop.

■ **Question**—Wouldn't such an experience be practical wherever you are planning to spend next summer?

A Basic Primer

"For a long time," writes the author, "I have done research to collect this material. I feel that the report should include the facts I teach as well as the 'how,' for I know of no one place where teachers can get this type of information in an up-to-date form. I have written it with the idea that if a teacher were interested in giving his students more knowledge of our present-day taxes, he could do so from this article itself. It really is just the basic facts—what people in general and bookkeepers in particular should know about our tax structure. I have been careful in the authenticity of the facts, for I have consulted the local tax offices to verify all that I have written here."

BEW feels that this article, the longest BEW has published in many years, is not only extremely interesting, but is also a valuable source of information for teachers of bookkeeping, general business, business organization, and taxation courses.

Facts about Taxes: What I Teach My High School Bookkeeping Students

GENEVIEVE ABBOTT GINGERY

Northern High School
Flint, Michigan

In my opinion, no bookkeeping course is complete or up to date that does not give the students benefit of our tax problems. It is a topic that should be taught to all our citizens—especially to those planning to be office workers who will be required to make out all kinds of tax reports.

■ **Nature of Tax Instructions**—I teach this subject the latter part of the first semester and the first part of the second semester, because everyone is "tax conscious" at that time, since the income tax is due on March 15. Many students have this report to file, and even those who don't are at least aware of their parent's tax problems. I spend about three weeks of each semester on the various kinds of taxes. I aim to give my students an over-all picture of the different kinds of taxes, such as income, social security, unemployment, sales, intangible, and excise taxes.

I give the information on taxes in lecture and discussion form. After each day's discussion, the pupils study their notes; then we review questions about them the next day. After we have finished the study of taxes, I give a test of a hundred questions. As a whole, students respond very well to this type of lesson. They realize they are learning something practical—information they need to know regardless of the vocation they follow in future years.

Those students who are potential bookkeepers will need a great deal more knowledge about taxes than what we can give in a few weeks, but they should have at least a basic foundation for further study in taxes. Whether they are going to be a bookkeeper, an engineer, owner of a business, or housewife, each should know the basic facts

about the taxes he will be paying every day as an American citizen.

■ **Materials for Instruction**—There is not much about taxes in our bookkeeping textbooks. The new textbooks have a more accurate and complete treatment of some kinds of taxes, but for several years not much material has been available.

I have collected pamphlets, booklets, and letters (answering my questions about taxes) from all the various state and Federal offices. I also obtain samples of the blanks on which tax reports are submitted to the government, and I keep the samples on display in my room during the time we are studying taxes. In class, I pass the samples to the students, and we discuss how such schedules are made out, where they are to be sent, and when each is due. On the income-tax return, I have each student make out one or two reports from mimeographed problems I prepare. I emphasize that we are not studying theory but are learning the real facts about our present taxes.

■ **State Sales Taxes**—The teacher must himself collect the exact facts, particularly about state taxes. To indicate the kind of information that is pertinent, the following is what I teach our Michigan students about sales taxes.

Not all states have a sales tax, but ours (Michigan) does. The law states that the retail merchant must pay to the state a three-cent tax on each dollar of his total net sales and obtain a sales-tax license, which expires every June regardless of when it was issued. The law doesn't state just where the first and second cent of the tax should begin; but various trade associations and organizations of individual taxpayers have generally agreed to collect the first cent at seventeen through forty-nine cents, the second cent from fifty through eighty-four cents, and the third

cent from eighty-five cents to one dollar.

The intention of this law, it is believed, is to have all consumers bear this tax. However, the Michigan law imposes this tax on the retail seller only, but it provides that he may reimburse himself by charging the customer the tax. He doesn't *have to do* this. Most retailers, however, *do* charge the customers.

• **Exemptions from the State Sales Tax.** Do you [students] wonder why you do not have to pay a sales tax when you eat in the *school* cafeteria or purchase books and workbooks *at school*, but do have to pay tax when you purchase the same things elsewhere? The reason is that religious and educational institutions are not subject to the sales tax.

Another type of merchandise that is not taxable is goods that are to be converted into another form for resale. Tax cannot be charged on the same goods twice. For example: When the housewife buys groceries at the grocery store, she pays sales tax on the total bill, because her family is the consumer and the groceries are not going to be resold. When the proprietor of an eating place buys groceries, he is exempt from the sales tax, for he converts the groceries into meals, sells the meals, and collects and remits the tax on the food he sold in its final form. If the restaurant owner had also paid tax to the grocer, those goods would have been taxed twice—which is not legal. On the form the grocer uses for his sales-tax report to the state, there is a place to deduct his sales to religious and educational institutions and his sales of all goods to be converted to some other use. Therefore, it is necessary for the groceryman to keep accurate bookkeeping records of his sales and to differentiate his types of sales. The retailer does not pay sales tax on the goods he buys from wholesalers, jobbers, manufacturers, etc., if he plans to resell them.

Another class of merchandise that is untaxable is farm implements sold to farmers.

All retailers are exempt from paying tax on the first fifty dollars of their sales; this exemption helps to take care of the loss to the owner on taxes not collected. A store that sells a great many ten- and fifteen-cent items, for example, does not collect a tax from the buyer, but the businessman must still pay three cents on every dollar.

If you operate a small shop in your own home, you have to submit a tax report each month if your sales are over \$50. If your sales are always under \$50, the state permits you to sign an affidavit to that effect.

• **Due Dates on State Sales Taxes.**



STUDENTS IN THE Flint high school classroom of Mrs. Gingery (center) really learn "what a citizen should know about taxes" in bookkeeping class. Note the attractive bulletin board.

The state sales-tax report and a negotiable paper representing the money for the tax must be submitted to the state office by the fifteenth of each month for the sales of the preceding month. A penalty of 25 per cent is added if this is not sent in on time. Within one month after the end of the fiscal year, an annual report must also be submitted to the state.

• **Bookkeeping for State Sales Taxes.** The bookkeeper for a retail store must enter the sales tax collected as cash as a debit and credit a sales-tax payable account as a liability. It is the store's liability until it is paid to the government the next month, at which time the liability is decreased and cash is credited for the cash paid out.

Example: When the retail merchant makes a cash sale and collects sales tax, the bookkeeper makes the following entry:

Cash
Sales
Sales Taxes Payable

When the bookkeeper remits the sales tax money to the state, he makes the following entry:

Sales Taxes Payable
Cash

■ **State Intangibles Taxes**—Michigan has a state intangibles tax; but since the average individual is not affected by this tax, our bookkeeping class does not go into many details regarding it. I simply outline the basic facts.

I explain it is a tax on the privilege of ownership of intangible personal property. Intangible personal property means moneys on hand or on deposit or in transit, shares of stock and other

units of interest in corporations and joint stock companies conducted for profit. One does not have to make a report on this tax unless he has to pay it.

An individual may own up to \$20,000 of intangibles if they are non-income producing (excluding cash bank accounts, or savings in building and loan associations) and not be liable for this tax. No report is required if the income from these intangibles (excluding cash, bank accounts, or savings in building and loan associations) is less than \$667 annually. One can readily see that the average individual would not be included in this tax.

■ **Federal and State Excise Taxes**—Another tax we treat only briefly is the excise tax. We have both Federal and State excise taxes.

Each month stores selling luggage, jewelry, furs, and toilet preparations must pay to the Federal Government an excise tax on these articles—20 per cent of the retail price, at the present time.

The cigarette tax is an illustration of a state excise tax. There are many kinds of amusement taxes that the bookkeeper of the businesses concerned must report. For instance, our schools have to charge a tax and remit it to the Federal Government for each ticket they sell to an athletic event. Admissions to shows and all kinds of entertainments carry tax and must be turned over to our Government by the seller of the tickets.

I do not spend much time on excise and intangible taxes, but I do think the students should be made aware of these taxes.

■ **Income Taxes**—We spend quite a bit of time on income taxes. In Bookkeeping Two, I present general facts about income tax; in the advanced classes, we make out forms for several problems. Our local Office of Internal Revenue has been very generous in supplying us with several forms for each student.

• **General Background Information.** I point out to the students, first of all, that in income reporting even two experienced tax reporters might not figure the tax to be paid identically alike to the last cent. Even attorneys and accountants sometimes disagree on the interpretation of the laws. The main thing to remember in reporting income is to be fair and reasonable. If a report looks reasonable, it is usually accepted without investigating its validity. If the Government cares to question any report, the taxpayer may be asked to appear and give an explanation of a tax report submitted as far back as three years.

We must remember that one must not falsify either income or deductions. All expenditures should be backed by proof in case the Government does question the report. The Federal Government imposes large fines, and sometimes imprisonment, for failing to report income completely and accurately. If the taxpayer is not satisfied with the decision of the Internal Revenue Office regarding the amount of tax due, the taxpayer has the right to a hearing before the Technical Staff of the Bureau. If he still isn't satisfied, he may file a petition with the Tax Court of the United States.

Approximately 1.5 per cent of the incomes under \$7,000 are investigated; 35 per cent of incomes from \$7,000 to \$10,000; 42 per cent of incomes from \$10,000 to \$25,000; and 62 per cent of incomes over \$25,000. "Super-duper" incomes get a 100 per cent check. The Government has specialists who study incomes and have prepared tables showing how much the average income should be from every type of position or job, even jobs that pay entirely on commission. They know how these incomes vary geographically, even down to such details as taxi tips in Podunk and New York City.

• **Students' Own Income Taxes.** Our students learn a great deal about personal income taxes because we discuss their own income-tax problems. They have them.

Each person who earns \$600 must file an income-tax report regardless of his age or whether he owes any tax or not. That means some high school students have to file a return. For instance, paper boys and co-op students whose gross income is \$600 must file a return—they do not necessarily have a tax to pay, but they must file.

One point I strongly emphasize to high school students is this: If, during the year, anyone earned less than \$600 but had a tax deduction withheld from his pay, he should be sure to send his withholding statement and Form 1040A to the Government before March 15; then he will be reimbursed for the amount withheld.

Every semester since I have been teaching taxes, I have found students who didn't know they should do this and, therefore, did not receive a rebate. The first time it happened, I suggested to the boy that he send the statement and form in with a letter explaining that he was a minor and that he didn't know it was possible to get this rebate. He did this and, even though it was a year later, he received his \$25. I have had several students since who did the same thing—and received the rebate. The Government is not required by law to make the rebate unless it is claimed before March 15, but in these cases they have done so. I urge each student who has received a withholding statement to send it in for rebate, even if it is for less than one dollar. The money is rightfully his.

It is no longer possible to send in just the withholding statement; it must be accompanied by Form 1040A, which anyone can make out by merely answering the few questions. There is no tax to figure. If students do not have one of these forms, I tell them to secure one from the Internal Revenue Office in our city. I instruct them to mail these two forms to the Collector of Internal Revenue. It is quite possible for some of them to have earned a large sum at one time, as during the

summer; to have had deductions made; and yet not to have earned \$600 in the entire year.

Some students who were employed during the summer are not employed at tax-reporting time and so do not receive a withholding statement; in such cases, students should be sure to ask the employer for it. The employer is required to supply all employees, past or present, with such a statement during the month of January.

As soon as a person earns \$600 he becomes a taxpayer himself and his parents cannot deduct him as a dependent. In fact, no one is a "dependent" if he has earned \$500 in a year. If a child earns less than \$500, the parents do not need to add the child's income to their own report. Students ask about that frequently. A few years ago parents were required to account for those sums under \$500, but it is not required now.

If an individual does not earn \$500 and receives more than 50 per cent of his support from another person who is a relative, the one who gave the support may use that person as an exemption regardless of age. Relatives include blood relations, in-laws, step-relations, adoptions, and so on. Cousins can never be used as dependents. Aunts, uncles, nieces, and nephews by blood can be claimed as relatives, but those by marriage cannot be classed relatives.

The taxpayer may use either form 1040A or 1040 if his income from wages or personal services is less than \$500, providing he does not have an income of over \$100 from a nonwithholding source. If one uses the 1040A form, the Government figures the tax and notifies the taxpayer whether he has a rebate due or owes the Government more money. Form 1040 must be used when the income is more than \$600, less than \$5,000, and includes \$100 or more from some nonwithholding source (such as rent).

Form 1040 is considered the "short form" when you use the tax table, and take the standard deduction. In that case, you fill out only the first page of this form. If your income is more than \$5,000, you must fill out the remaining pages, which makes your report the long form.

Only married couples may file a joint return. They can file separately or jointly, whichever is to their advantage. People who have an income of \$100 or more from a source other than through wages should also file a Declaration of Estimated Tax by March 15. The income is estimated for the following year to the best of one's ability.

As prospective taxpayers, I think students should know that all incomes received from wages, salaries, winnings, gains, profits on all sales or business



"Somebody ought to do something about that old water cooler!"

carried on, interest on investments, and so on, must be reported. They should know that they are allowed to deduct 15 per cent of their gross income for contributions to organizations such as the Community Chest, Red Cross, Salvation Army, churches—any kind of organized charity, but not charity given to individuals.

They can also deduct any expenses it costs to maintain one's job, such as uniforms, special equipment, automobile, and so on. Other deductions are property taxes, car and driver's license; gasoline taxes; sales tax; any losses from fire, storms, or accidents; and medical expenses for any amount that exceeds 5 per cent of the gross income. A blind person, or a person sixty-five years of age or older, is allowed an additional deduction of \$600.

"Medical expenses" are such items as doctor bills; dental bills; cost of false teeth, crutches, corrective shoes, and eyeglasses; all medicines; premiums paid for health insurance; artificial limbs; braces; laboratory fees; tooth paste and brushes; vitamins; wheel chair; x-rays; operation; nurse's care, and so on. *Practically anything aiding one's health can be deducted under medical care.*

An example of the medical deduction: If the gross income is \$4,000, 5 per cent of it would be \$200. Total all the medical expenses I've just listed, and, if they amount to \$240, the \$40 may be deducted. You can deduct whatever is over the \$200, but not the first \$200.

■ Personal Income Taxes and the Employer's Bookkeeping—According to the law, bookkeepers for the employers must deduct the withholding tax from all employees' pay. The bookkeeper usually uses a published table for the amount of deduction figured according to each employee's wage and exemption. The amount the employer deducts is based on the amount of wages earned, and the number of dependents claimed by the employee. The employee has to fill out a statement listing his dependents. To be dependents, they must meet the three qualifications listed above. New dependents (births) and decrease of dependents (as in death), must be reported to the employer.

The employer remits the money withheld to the office of the Collector of Internal Revenue each quarter of the calendar year, and in January, he must also submit an annual report for all salaries he has paid during the entire preceding year.

The bookkeeper must keep a record of all wages paid and cash deducted from the payroll. The amount deducted is carried on the books as a liability until it is given to the revenue office

at the end of the quarter. If the tax amounts to \$100 or more, the employer must send it to the United States Tax Depository every month.

An appropriate name must be chosen for the liability account, such as "Withholding Taxes Payable." Not all concerns use the same title for an account, but they must choose one that will give the proper meaning; and if it is a liability, the word *payable* should be included in the title. The bookkeeper would make the following journal entry when wages are paid and the tax for withholding purposes deducted:

Wages & Salaries

Cash

Withholding Taxes Payable

When taxes are remitted to the Government, the entry is:

Withholding Taxes Payable

Cash

If one owns his own business, there is a place on the tax report to show his profit-and-loss statement for the business. It is exactly like the statements we learn to make in bookkeeping classes. The Government recognizes and allows deductions for bad debts, depreciation, etc., as we learn in other phases of bookkeeping.

I caution my students not to think that our short survey of income-tax reporting is complete or to think that they are now "expert" on income-tax reporting. When we have finished our survey, however, the students should be familiar with the different forms and know how to make out the 1040 and 1040A forms. I teach the students how to read the tax table to be used on the short form. In the advance classes we figure the tax on problems. I show the students a sample of the farmers' report form, too, letting the students see how very different the farm report is from other income reports. I call attention to the way the farmer can record all his sales of dairy products, garden truck, grains, etc., and the place where he can deduct the cost of raising each. We also look over the small form used to declare the estimated tax in advance for incomes where there is no withholding.

■ Social Security Taxes—I take my class into considerable detail on Social Security taxes, for this is a tax with which many of the students are already familiar and are experiencing in one way or another. I always have at least one student receiving Social Security benefits and many others having it deducted from their part-time jobs.

A comparison of retirements adds respect for Social Security. For instance, if a father dies under Social Security employment, his widow and children under eighteen will receive monthly benefits, which are often badly needed; whereas, under other retire-

ment plans, the benefit is greater to the insured if he lives to retire, but his beneficiaries do not fare so well in case of his death.

I place the following illustration on the blackboard; it proves to be effective. If a worker makes \$60 a week, he pays ninety cents tax a week (1½ per cent) for his old-age benefit. In a year, he pays in \$46.80 (52 x 90¢). The law states that his employer must match it; so, the employer also pays \$46.80. Now, if the employer has 4,000 employees (we are in an industrial city, so that figure doesn't seem large to our students), he must pay \$187,200 (\$46.80 x 4,000). The individual employee pays \$46.80 a year and has the hope of receiving the benefit from it some day. The employer pays \$187,200 per year and will never receive any benefit from it for himself. In addition to that, he must pay the tax for unemployment, which runs up to 4 per cent of the wages paid. One can readily see from these figures why the employee likes this law and the employer doesn't like it.

• **General Characteristics.** The Social Security Act provides for three major reimbursements to private individuals. They are (1) unemployment compensation, (2) old-age and survivors benefits, and (3) old-age assistance. There are also some minor benefits, such as aid for blind, deaf, etc. I try to distinguish between old-age and survivors *benefits* and old-age *assistance*. The *old-age benefit* is something for which the worker has paid a premium and has earned, the same as any type of insurance benefit. *Old-age assistance* is a charity. After you reach sixty-five years of age and can prove you do not have any income or assets sufficient to support yourself, you can apply for old-age assistance. With old-age benefits, you don't have to prove need; it is yours for the asking, if you have qualified under Social Security employment, no matter how much wealth you may have.

• **Recent Changes.** The Social Security Act was drastically amended in August, 1950. Our class studies the different groups of people whose jobs do not come under Social Security. Until September, 1950, those people who did not pay the tax or receive the benefit included business owners, charity workers, railroad workers, religious workers, farmers, public workers, and domestic workers. Some illustrations of these non-Social Security workers were: maids; butlers; teachers; ministers; priests; Salvation Army workers; and city, state, and federal employees.

At the present time, the different classes of people are affected as follows:

Charity workers (that is, employees of nonprofit institutions exempt from income tax) are exempt from Social Security. If these institutions wish Social Security, they must first file a waiver for Social Security to pay the 1½ per cent employer tax; then, if two-thirds of the employees want to become covered, they may be. Those who do not vote to do so at the time it is voted on, or within a prescribed period of time thereafter, can never be covered *on that job*. All new employees thereafter must be covered. These same regulations apply to religious workers except for ministers, priests, and rabbis, none of whom are covered under Social Security.

Railroad workers come under the same regulation they did before the new amendment. That is, they have a pension plan of their own. A railroad worker may also work on a job covered by Social Security.

Business owners, are covered beginning January, 1951. They must file annually their report and contribution for the previous year. They must pay on *net* income of \$400 or more. Their rate is 2¼ per cent. The following are exempt: professional engineer, funeral director, Christian Science Practitioner, full-time practicing accountant, licensed or registered accountant, certified public accountant, architect, veterinary, naturopath, optometrist, osteopath, chiropractor, farm operator, physician, lawyer, and dentist.

Public workers (city, state, and Federal employees; teachers; Civil Service employees; etc.) are not under Social Security if they are already covered under a retirement system of their own. If they don't have a system of their own, the department decides whether or not they want to come under it.

Farm owners are not covered, but the *workers* for the farm operators may become covered after they work three months continuously on a full-time basis for one employer. Thereafter, the workers are covered if they work for the same employer for sixty days or more during a calendar quarter and earn \$50 in cash.

Domestic workers are covered only if they work for an employer on at least twenty-four days within a calendar quarter and are paid at least \$50 in cash wages.

The amount of tax the employee has been paying for old-age benefits has been 1 per cent; but in January, 1950, it was raised to 1½ per cent, which is the amount being deducted at present. The original law planned for the tax to reach 3 per cent eventually; but, an amendment was passed continuing the rate at 1 per cent until 1950. (The present rate will continue until 1954, when it becomes 2 per cent. The rates

gradually increase until 3¼ per cent is reached in 1970.) If an employee works for two or more employers, each employer makes the deduction; then the employee files for a rebate at the end of the year, if total wages were over \$3,600.

• **Collecting Social Security Benefits.** When a worker becomes sixty-five, all he has to do to receive his benefit is to file claim and, of course, retire from his Social Security job. He can continue to work if he works on a job that isn't under Social Security, or if he does not earn more than \$50 a month on a Social Security job. In case of the retired worker's death, the widow must file claim at the Social Security office and present the death certificate. If there is no widow or child under eighteen, no other heirs are eligible for survivors' benefits except parents who can prove their dependency on the deceased. When there is no one in the deceased's family eligible for survivors' benefits, whoever pays the funeral bill may collect a lump-sum payment, which is nearly always lower than the funeral expense.

Not everyone who pays into Social Security becomes eligible for benefits. Individuals who do not work long enough under Social Security to become eligible cannot get a return for what they have been required to pay in—they must feel it "goes to a good cause," for some widows and children will receive more than was paid in; and the benefits will be a great help to those people.

As in anything else, one must *qualify* to be eligible for Social Security benefits. For the worker to be eligible, he now needs one quarter of coverage for each two quarters elapsing be-

tween January 1, 1951 (or after he becomes twenty-one if later) and the time of his death or age sixty-five. At least six quarters of coverage are required, but never more than forty. In order for a quarter to be included, one must have worked and been paid at least \$50. (It is necessary to explain to high school students that a "quarter" is a three-month period. A "calendar quarter" begins with January; hence, January, February, and March constitute the first quarter; etc.) It doesn't make any difference how many days one works in the quarter—one day on every day—so long as a minimum of \$50 has been paid.

Originally, required quarters began counting from January 1, 1937. Under the new law, requirements begin January 1, 1951. Anyone who dies or becomes sixty-five up to July 1, 1954, must have worked at least six quarters to be fully covered.

These quarters could have been acquired at any time. Individuals who were over twenty-one January 1, 1951, must work half the number of quarters there are between January 1, 1951, and age sixty-five (or death) in order to be fully insured.

For example, if a man was sixty years old in 1951 and in five years would be sixty-five, he would have to be employed ten quarters to be fully insured to receive benefits. (There are four quarters in a year; in those five years there would be twenty quarters; and, therefore, he would have to work at least ten quarters—half of them—on a covered job and be paid \$50 in each.)

The quarters do not have to be consecutive quarters. The individuals who were under twenty-one January 1, 1951, must work half the quarters there are between the quarter of their twenty-first birthday and age sixty-five or death; or, forty quarters—whichever is least.

To qualify for survivor's benefits, the wage earner must have died fully insured or *currently* insured. (To be currently insured, a worker must have worked in a covered job roughly half the last three years of his life.) If the worker is currently insured or fully insured, the widow and children under 18 receive monthly benefits and a lump sum, which is three times the insured's monthly benefit. If she isn't sixty-five at the time of his death and has no children under 18, she may collect the lump sum only—then the monthly pension when she becomes sixty-five, provided she hasn't remarried.

If she is a widow and has children under eighteen, she may collect—in addition to the lump sum—three-fourths of her husband's monthly pension each month, and each child under

Noisy-Class Cure

Do you have a class that is particularly noisy when it enters your room? Won't get settled down? Always late to start work? Then here's a suggestion I picked up from a co-worker.

For a while at least, have something to hand the student as he enters the room—a magazine the class has subscribed for, a duplicated page of special information, yesterday's homework, yesterday's test paper.

The student takes his contribution, starts looking it over—test papers particularly settle him down as he studies wherein he made errors. True, this takes the first few minutes of the class period, but it is profitably spent, and no time is wasted in getting the attention of the class for the work at hand.—Veda A. Ballein, Arcola (Illinois) Community High School.

eighteen may collect one-half of his father's monthly pension, plus one-fourth of the wage earner's benefit divided equally among the children until they attain the age of eighteen. The combined pensions for one family cannot exceed eighty per cent of the average monthly wage of the deceased wage earner or \$150, whichever is least.

After the youngest child reaches eighteen, the widow's benefit ceases until she is sixty-five. Neither child nor widow can earn over \$50 monthly and still be eligible to collect Social Security benefits.

If both the husband and wife are living when each is sixty-five, the wife can collect half as much as her husband, provided she has been his wife for three years, even though she has never worked under Social Security herself. If the husband dies first, she can collect three-fourths of his pension, instead of one-half, provided she has been his wife one year. If the wife has worked and has Social Security of her own, she will receive either her own or her share of her husband's benefits—but not both.

In our bookkeeping class, we do not go into detail on the formula used to arrive at the figure of the pension; but I distribute booklets I obtain from the Social Security office, and we study the tables given, showing the average benefits for various workers according to the length of time worked and money earned. I point out to the students that the program is always weighted in favor of the worker whose pay is lowest. For instance, the fact that you worked twice as long or earned twice as much doesn't mean the pension will be twice as much; in fact, it is very little greater.

I give my students the address of the National Social Security office and tell them that they may at any time write and ask for a statement of their account. (The address is: Social Security Administration, Candler Building, Baltimore, Maryland.)

• **Social Security Unemployment Compensation.** The second provision under Social Security is unemployment compensation. This is Federal unemployment compensation, but administered under state law. In Michigan only the employer pays the tax for this benefit; in some states the employee also pays a tax for this benefit.

There are many facts that students should know when they get out of school and seek employment. For example, anyone who takes a position with a Michigan firm that employs fewer than eight persons cannot collect unemployment insurance. The employers pay the tax only when they have eight employees for at least twenty weeks within a year.



"You'll observe the absence of wastebaskets in my office, gentlemen. I'm a man who makes no mistakes."

As in all benefits, one has to work to meet certain requirements. To be eligible for a claim in Michigan, one must earn at least \$8.01 a week for fourteen weeks from one employer. If an employee is laid off, he must file claim for his compensation within the time set by his local unemployment office. The law states that one must file claim within two business days after being discharged; but, in a city where there are large factories, as there are in Flint, the compensation office requires claimants to file alphabetically, according to their last name. One must appear and file claim at the time designated for his alphabetic group.

If one is unemployed because he quit, is sick, is on strike, or is discharged for misconduct, he cannot collect any Michigan compensation.

When you file for unemployment benefits, you are automatically put on the list for employment. You do not have to accept any kind of job or one with lower pay—it must be similar work and pay; but, if the employment bureau finds you similar work and you refuse it, you cannot collect compensation.

The amount of unemployment compensation is determined by the salary one has earned, time worked, etc. The maximum is \$24 a week for a period of twenty weeks. If there are children, two additional dollars a week may be collected for each child up to and including four children.

• **Making Tax Returns.** The employer must keep accurate records of all wages paid, in order to make the proper reports to the government. The month following each quarter, the bookkeeper must send to the Internal Revenue Office all the tax deducted from the employees for Social Security, plus the same amount for his firm's contribution matching the employees', and with it

a tax report. The employer has a month in which to submit this report. For instance, if you are reporting for the first quarter, which ends in March, you have until April 30 to make the report.

Beginning January, 1952, self-employed persons will have to report and pay Social Security tax on their own net income, for which they will receive benefits, if they qualify, the same as their employees.

The state unemployment tax report is submitted to the state office, while the Federal unemployment tax report is submitted to the Federal Internal Revenue Office.

I tell my students that it is important that they know how to make out the employer's reports if they ever intend to work as bookkeepers. I know one person who was not able to get a certain job because the prospective employer required the applicant to be able to make out the tax reports. No employer *wants* to make them out himself; many employers do not know how. That is what he hires a bookkeeper to do. It is not a difficult job; with a little help, anyone can do it.

I obtain a supply of these forms from the Internal Revenue Office, and we go over the ones for old-age benefits and unemployment compensation in detail. After one lesson, any one of my students can make them out; but, without this one lesson, most persons would hesitate to say they could do so. When I secure these forms, I get enough for my largest class. I take good care of the forms, so that they can be used for several years by several classes. Beginning with 1950, there is a new form for making the Social Security report, in which are combined the old-age benefit tax and withholding taxes. This will make work much easier for the bookkeeper, inasmuch as both taxes are paid on the same wages, for the same quarter, and go to the same office—the Collector of Internal Revenue—at the same time.

We always study the journal entries the bookkeeper must make when the payroll is met. For example, if the payroll is for \$1200 and Social Security is deducted, the entry would be:

Wages and Salaries	1200—	
Cash		1182—
Fed. Old-Age Insur.		
Taxes Pay.		18—

Then the employer must record his share of the tax also:

Social Security Taxes	18—
Fed. Old-Age Insur.	
Taxes Pay.	18—

If the employer is subject to state unemployment compensation taxes, his entry would be:

(Continued on page 364)

March Bookkeeping Contest Problem

TRIAL BALANCE December 31, 1950

Cash	5,533.71	
Petty Cash.....	75.00	
Accounts Receivable	1,811.68	
Merchandise Inventory	3,570.19	
Prepaid Insurance...	118.76	
Equipment	2,425.00	
Reserve for Depreciation of Equipment		261.29
Notes Payable.....	1,500.00	
Accounts Payable...	1,356.29	
Taxes Payable.....	232.04	
Kevin Kantor, Capital	5,281.16	
Sales	30,864.36	
Purchases	18,830.72	
Delivery Expense...	176.89	
Heat and Light.....	335.00	
Payroll	4,373.60	
Rent	1,200.00	
Repairs of Equipment	78.13	
Supplies Used.....	485.79	
Taxes	411.66	
Telephone	69.01	
	39,495.14	39,495.14

DIRECTIONS

Kevin Kantor is the proprietor of The College Candy Cupboard, a confectionery shop located close to the campus of a large, mid-Western university. Here there are all sorts of candies, gifts, and novelties for sale.

In this problem, assume that you are employed by Mr. Kantor as bookkeeper. Assume also that it is now the end of his second year in business—December 31, 1950—and that you have been asked to prepare a statement of income, costs, and expenses covering the year (a profit and loss statement).

Other information to be considered in addition to the trial-balance figures, is as follows: merchandise inventory at the end of the year, \$2,998.97; expired insurance, \$58.00; depreciation of equipment, 10 per cent; estimated bad debts, 3 per cent of accounts receivable. Taxes accrued, \$185.15.

Teacher's Key

PROFIT AND LOSS STATEMENT For the Year Ended December 31, 1950

Sales	30,864.36
Deduct Cost of Merchandise Sold:	
Merchandise Inventory, Jan. 1....	3,570.19
Purchases	18,830.72
Total Cost of Merchandise	22,400.91
Merchandise Inventory, Dec. 13....	2,998.97
Cost of Merchandise Sold	19,401.94
Gross Profit on Sales	11,462.42
Deduct Expenses:	
Bad Debts	54.35
Delivery Expense	176.89
Depreciation of Equipment	242.50
Expired Insurance	58.00
Heat and Light....	335.00
Payroll	4,373.60
Rent	1,200.00
Repairs of Equipment	78.13
Supplies Used....	485.79
Taxes	596.81
Telephone	69.01
Total Expenses	7,670.08
Net Profit for Year..	3,792.34

A Profit and Loss Problem

MILTON BRIGGS
Bookkeeping Editor

■ **The Big International**—Thousands of entries in the Fourteenth Annual International Bookkeeping Contest are pouring in. Teachers still have time to enter classes in that worth-while competition, sponsored by BUSINESS EDUCATION WORLD.

To be eligible for the group and individual awards and prizes, papers must be mailed by midnight, March 21.

■ **This Month's Contest**—At the top of the page is presented the problem for the regular March monthly contest.

• **Teacher's Guide.** The adjusting items for this month's problem:

Purchases	\$3570.19	
Merchandise Inventory		\$3570.19
Merchandise Inventory	2998.97	
Purchases		2998.97
Expired Insurance...	58.00	
Prepaid Insurance...		58.00
Bad Debts.....	54.35	
Reserve for Bad Debts		54.35
Taxes	185.15	
Taxes Payable....		185.15
Depreciation of eq't..	242.50	
Reserve for same..		242.50

• **Teacher's Key.** The solution to this month's problem (the statement of profit and loss) is also given at the top of the page; it is exclusively for teachers' use.

■ **Motivation Awards**—To provide motivation to your students, BUSINESS EDUCATION WORLD provides awards. The BEW awards program has two distinguishing characteristics:

• **Group Prize.** If your class submits 15 or more qualifying papers, BEW provides—free—a prize for the paper that the teacher indicates is the best in the group. The prize is the cherished Membership pin of the Order of Business Efficiency.

• **Three Certificates.** BEW provides two full sets of awards (pins and certificates) on the junior, senior, and superior achievement levels. The first time a student qualifies on a BEW monthly contest problem, he is eligible for a junior certificate or pin; when he solves a second problem, he becomes eligible for the senior award; and the third time, the superior award. The problems (one is provided each month in BUSINESS EDUCATION WORLD, September through May) gradually become more

and more difficult; so students should be urged to qualify as early as possible.

■ **Awards Procedure**—There are five steps to participation:

• **Have students solve the problem.** Reprints of each problem may be purchased from BEW if you desire them.

• **Select for awards** the solutions that meet acceptable business standards of neatness, legibility, and accuracy. The teacher's key is always provided. Added values accrue to the program if you have a panel of students act as judges.

• **Prepare a list,** typewritten, of the names of the students who qualify for awards. Indicate beside each name (a) whether the student is to receive the junior, senior, or superior award; and (b) whether application is made for the certificate (fee: 10 cents), the pin (fee: 50 cents), or both (fee: 60 cents).

• **If you have fifteen or more students** whose papers qualify, indicate which student prepared the best paper and attach the paper to the list; if the paper, upon examination, is found completely satisfactory, the student will be awarded the club prize.

• **Mail the list of names,** the best paper (only), and the fees to Awards Department, BUSINESS EDUCATION WORLD, 330 West 42nd Street, New York 18, N.Y. DEADLINE: APRIL 7, 1951.

Experience Necessary

Moral: Beginners Shouldn't Act Like Beginners

JOAN ROTH

JEANNE BRADSHAW SAT QUIETLY in the business school office, waiting for Miss Green to finish writing. Jeanne looked so¹ perfectly composed that no one would have suspected she was having a difficult time resisting the temptation² to bite her nails.

Miss Green signed the little white card and handed it to Jeanne.

"There," she said, "that's your card of introduction.³ The man's name is Mr. Gordon—George Gordon. He's assistant director of publicity, and I told him⁴ I was sending over one of my best girls for the interview."

The compliment did not stop the icy feeling⁵ that was creeping into Jeanne's finger tips and toes.

"Don't you think a job like that requires experience?" Jeanne queried⁶ hesitantly.

"I'm sure you'll be able to handle the job," Miss Green assured her. "Your skills are top-notch, even though⁷ you are just a beginner. And you do want agency work, don't you?"

"Oh, it would be wonderful!" came the quick reply.⁸

JEANNE STOOD BY THE ELEVATOR and wished the car would take a long time. She began remembering things, too. Looking⁹ back, her life at school the past year seemed very safe and comfortable—perhaps because she had forgotten the¹⁰ times when her forearms ached from typing drills and the moments of despair when the dictation flowed on ahead of her.¹¹

But now her accomplishments seemed small and insignificant. Everything now would depend on a single¹² performance. She must demonstrate her ability. No second chance. Nor had she any record of practical¹³ experience to show that someone had been satisfied with her work.

"How in the world," she reflected, as she stepped into¹⁴ the elevator, "does one get experience if no one is willing to take a chance on a beginner?"¹⁵

Jeanne reached the office building five minutes before the appointed time. When the receptionist told her she would have¹⁶ to wait, she settled herself comfortably on the deep couch and studied the art work on the wall until

her¹⁷ attention was distracted by the steady stream of people coming and going around her. There were a great many¹⁸ young men and women, all about her own age, and to Jeanne they appeared very brisk and efficient. They seemed to know¹⁹ where they were going, and they all seemed to have something very important to do. As she watched them greet each other²⁰ and stop to talk together in low tones, she wished desperately that she, too, could belong.

WHEN JEANNE WAS USHERED into²¹ the office, she was startled at its appearance. It looked as though Mr. Gordon had just moved in—or perhaps²² was moving out. Aside from his desk, which was very cluttered, and a few scattered chairs, very little furniture²³ remained. A tall pile of placards stood almost in the middle of the floor and stacks of them were lined along the walls.²⁴

"Sorry you have to step over so many things to find your way around this office," he said, waving her into²⁵ a seat near his desk. "Being able to do a trapeze act is not one of the requirements for the job—but, you²⁶ see, we're in the process of moving. This department is getting larger and busier; so we're being kicked upstairs²⁷ to the eleventh floor."

Jeanne laughed with him and relaxed more comfortably in her chair.

* CROSS INDEX

Each month Business Education World presents some 5,000 words of new dictation material for the use of shorthand teachers. The materials selected for this purpose are given in Gregg shorthand in the same month's issue of *Today's Secretary*. Through the use of the cross index given here, these dictation materials serve also as a ready key to shorthand plates in that magazine. The materials presented here are counted in units of 20 standard words.

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"Meanwhile," he continued,²⁸ "we're all topsy-turvy. I need someone to help me get things back into shape." He began doodling on a memo²⁹ pad, and she wasn't quite prepared for the question he sprang at her.

"What makes you think you'd like to work in a place like³⁰ this?" he asked, still making marks on the pad.

"Oh, I guess it's because secretarial work in an advertising³¹ agency seems different—more interesting—and exciting," she added tentatively.

He was smiling at³² her now. "Girls take to agency work like bees to honey," he said, "looking for glamour and excitement. What we³³ really have to offer is a lot of that proverbial blood, sweat, and tears. Just ask a few of our disenchanted³⁴ Girl Fridays. But they love it, anyway. They like the informality—you know—first-name stuff. And they like³⁵ the work, too, despite the deadlines, the late hours, the terrific pressure."

Mr. Gordon leaned back, swung his chair around,³⁶ and gazed out the window for a few moments. He was thinking about something—considering her. Jeanne waited almost³⁷ breathlessly until he began to speak again.

"I'm out of town a good deal of the time," he said, addressing³⁸ her now intently. "I take long trips three or four times a year, and I need a very competent, very responsible³⁹ girl here. Someone with experience, who doesn't need me around to show her what has to be done."

Those fatal,⁴⁰ unfair words: "with experience." Jeanne felt as though she had made an impression, yet had lost out somewhere. But, before⁴¹ she could make any comment, Mr. Gordon was speaking again.

"Well, I guess a little shorthand test wouldn't⁴² hurt," he said. He dug around among the scattered papers on his desk and found a steno pad. He handed it to⁴³ her and began dictating rapidly.

SUDDENLY THE TELEPHONE JANGLED. While Mr. Gordon spoke, Jeanne studied⁴⁴ her notes. The call ended, Mr. Gordon banged down the receiver and mashed out his cigarette in a large tray. "Right⁴⁵ back," he mumbled abruptly, as he darted out of the office.

A few of the outlines were faint and shaky. "Miss⁴⁶ Green wouldn't like the looks of this—but I can read it all," she thought. "I'm sure I can."

Then an idea struck her. Just⁴⁷ outside Mr. Gordon's office was a desk and typewriter. Jeanne found some paper

right before

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and carbons in a drawer and⁴⁸ began to transcribe. She added one last paragraph, making it very brief but courteous, appended a⁴⁹ *Sincerely yours*, and stepped back into the office. Mr. Gordon was already there, hunting for something amid the⁵⁰ chaos.

"Oh, there you are. I wondered where you had gone," he commented. "You mean you've finished transcribing already?"⁵¹ he asked incredulously. "Did I finish dictating?"

Jeanne's heart sank. She was afraid she had been much too presumptuous,⁵² finishing the last paragraph for him. "All but the two lines; I added those and the complimentary⁵³ close. I thought I'd save you some time by putting them in," she answered bravely.

Mr. Gordon wasn't listening. He⁵⁴ was scrutinizing the typewritten page. Then he looked up. "Quite enterprising of you to type up the letter so⁵⁵ quickly, I must say," he said, very slowly. He stood up and extended his hand. His mind seemed to be on other⁵⁶ matters.

"Well, Miss Bradshaw," he told her warmly, "it was nice of you to come over. I have another girl waiting⁵⁷ outside. As soon as I've made a decision, I'll let you know. Have to get this secretary problem off my mind⁵⁸ today."

WHEN JEANNE GOT BACK to the school, she walked into the typing room. It was after three, and the afternoon session⁵⁹ was over. Sunlight still streamed brightly into the room, and two or three students were briskly typing make-up work⁶⁰ on the electric machines.

One of them turned. "How did you make out, Jeanne?" she asked. Jeanne didn't answer; she shrugged her shoulders⁶¹ and sank into the chair just inside the door. She grinned wryly to herself as she thought, "I should have brought a carbon⁶² copy of that letter back with me—maybe they'd have given me an A for it in Business English even⁶³ if I couldn't get a job with it."

"Jeanne." It was Miss Green, with an odd note in her voice, half laughing and half scolding.⁶⁴ The typewriters grew silent.

"He wanted someone with experience," supplied Jeanne, with resignation.

"I was just⁶⁵ talking to Mr. Gordon," said Miss Green. "I understand you transcribed a letter he hadn't finished dictating."⁶⁶

Jeanne raised her chin and spoke, almost defiantly. "He was in a jam. It was an important letter. He had to⁶⁷ get it out right away. When he was called away from his desk, I remembered that he didn't have a secretary⁶⁸—and I was there. So I . . . well, I simply did what I'd have done for my own boss: I typed the letter and added⁶⁹ a closing paragraph. But it doesn't matter. He wants someone *with experience!*"

"No," said Miss Green when Jeanne's outburst⁷⁰ ceased, "he wants someone with initiative and a sense of responsibility. You're to start work on Monday."⁷¹

With a flurry, the typewriters began clattering again. (1431)

ment as allowing her to be "very independent,¹² with a lot of talking and deliberation with my principals."

Besides the usual secretarial¹³ duties, she handles correspondence with importers from around the world and has some administrative duties¹⁴ as well. But Meintje assured me that her job is not all on an exalted executive plane! Like any other¹⁵ secretary serving as confidante and office housewife to a businessman, whether in the United¹⁶ States or in Holland, Australia, or Alaska, she has to attend to such things as "filling cigarette lighters¹⁷ with the necessary liquid and telling the bosses not to forget appointments."

■ Almost any American¹⁸ girl would like to work in the building that Meintje's company built recently for its offices. It is sleek¹⁹ and modernistic. Her hours are from 8:25 to 12:00 and from 1:00 to 5:30. The office is about²⁰ a twenty-minute ride by bicycle, and she always "bikes," joining the riders who streak along the narrow streets²¹ to make the office deadline. Meintje's job pays three hundred guilders a month. At the rate of exchange current while I²² was in Amsterdam (2.65 guilders to the dollar), this is \$113 a month.

That figure²³ does not mean much unless we make some other comparisons. She pays 55 guilders, or 18 per cent,²⁴ for taxes. This pays for premiums for the sick-fund, which provides free medical and dental care, including some²⁵ weeks of hospitalization if specialists deem it necessary.

Rent is about 30 guilders a month,²⁶ and food costs 60 to 70 guilders in wintertime. Rather than have his meters read and pay the bills monthly,²⁷ the Dutch householder puts a slug into a slot and is doled out so many units of gas or electricity.²⁸ One is usually in the middle of a bath or some other unintermittible activity²⁹ when off goes gas or light. And this is the moment to discover that all the slugs are gone.

I thought food and rent³⁰ were reasonably priced, but clothes seemed expensive. Meintje showed me a pretty wool suit for which she had paid the³¹ equivalent of \$70 or \$75. I could have bought one very much like it for³² \$25 or \$30 here. She tells me that cheaper suits are available, perhaps around 100³³ guilders, but these are not guaranteed as to quality.

Meintje's clothes are practical—no frills, nylons, or high³⁴ heels. The nylon slip and hose that I sent her when I returned to the States were the most appreciated gifts I³⁵ could have given.

■ The girls in Meintje's office all carry their lunches to work, buying coffee or milk to go with³⁶ the typical

Meintje "Bikes" to Work

What Secretaries Do in Holland

RUTH BAUGHMAN, Bethel College, North Newton, Kansas

■ Shorthand in four languages! I couldn't quite believe it. But then I met Meintje; and within a half hour, after¹ sipping tea and eating Dutch butter-cake in her Amsterdam apartment, I could believe almost any accomplishment² was possible for this attractive, ultra-efficient secretary. Even shorthand in Dutch, German,³ French, and English!

I had been escorting a group of students on a tour of Belgium and Holland when the chance came⁴ to visit with a Dutch working girl—a white-collar girl, European version; to live with her a while and observe⁵ her working day. As a teacher of secre-

taries in the United States, I wanted to meet their counterpart⁶ across the seas. Meintje (an American would pronounce it "Maintya") filled the rôle perfectly. She put me so⁷ thoroughly at ease that, within a day, I was asking pertinent and impertinent questions about her life⁸ and job.

My extraordinary hostess is not the average business girl in Holland. Her education and⁹ training, her job and salary are better than average. First of all, let me explain that she is a secretary¹⁰ in a large textile exporting company in Amsterdam that employs between 200 and 300¹¹ workers. She described her job in the buying depart-

assortment of cheese—and only cheese—sandwiches. Meintje, like most Dutch people, eats not only a³⁷ lot of bread in sandwiches but two meals a day that are “bread” meals. At these, three to eight kinds of bread are served with cheese,³⁸ butter, or jam along with tea and fruit. It is hardly any wonder that the Dutch like this type of meal, for the³⁹ bread baked in Holland (and in France, too) is unequalled by any I have ever eaten at home. I get pangs of⁴⁰ hunger just thinking of their dark rye bread, firm and coarse, covered with a layer of Dutch cheese.

I suppose this bread is⁴¹ responsible for the well-rounded figures of the women. My Dutch friends thought us Americans much too thin, with⁴² our 25-inch waistlines. Even at that time, five of my pounds were newly acquired in Europe, and I was to⁴³ gain five more before I returned home.

■ Meintje described her training very specifically, but I cannot see⁴⁴ a way of comparing it with the American system. She had six years of grade school; then one year that, she told⁴⁵ me, you could compare with one year of high school in which a language course is required. Then she had five years of “what you⁴⁶ could call high school; but the requirements are much higher here in Europe.”

Incidentally, I have a great respect⁴⁷ for the European “requirements.” The objectives of the European and American systems are⁴⁸ different; and, as a product of the American system and a practitioner of its educational⁴⁹ philosophy, I am inclined to say that the social values gained in the American school offset the⁵⁰ academic knowledge lost. I am sure I had a happier time getting my education than my Dutch friend had.⁵¹ On the other hand, I do not know shorthand in four languages!

In addition to shorthand, look what Meintje learned!⁵² She had six years each of German, French, and Dutch language and literature. She had four years of English, six of⁵³ geography and history, two of bookkeeping and economy, six of mathematics, three of physics, and⁵⁴ two of chemistry.

All of this prepared her for her office career, although she has studied in her spare hours since⁵⁵ starting work—more shorthand, bookkeeping, economics, commercial arithmetic, commercial correspondence in⁵⁶ the foreign languages, and typewriting.

■ The apartment in which I lived with Meintje consists of a narrow kitchen,⁵⁷ a living room with a rented piano and a corner fireplace, a large front room that she rents to a nurse,⁵⁸ a small bedroom, and a bathroom.

The rooms are not luxuriously fur-

nished, by any means, but they are comfortable⁵⁹ and show the taste of a girl with imagination and ideas. The kitchen has a gas plate and open⁶⁰ shelves. There is no ice box! Meintje admits that the one thing she envies Americans is our modern kitchens.⁶¹

Meintje is above average for a girl in her position, and one good reason for this is her year of travel.⁶² About two years ago, she was sponsored by the Mennonite and Affiliated Colleges for a year⁶³ at Goshen College, Goshen, Indiana. Her English is surprisingly good because of her extra study⁶⁴ and travel. She reads widely and enjoys reading in the English language. She also enjoys concerts and plays, and⁶⁵ she makes an effort to hear and see those that come to Amsterdam.

Certainly one of the qualities that

Junior O. G. A. for March

Hello Adele,

I promised Tom I would baby-sit for them this Saturday. Since you've been wanting to have a home¹ wave, this will be the best time for it. I think you ought to get your hair cut at John's Salon. As for the equipment,² all you need buy is the lotion. We can use the curlers that I have. It will take about four hours to finish the³ wave, so try to get over as early as you can. See you then.

Catherine (74)

make her⁶⁶ above average is a rare ability to combine seriousness of purpose with an ability⁶⁷ to enjoy life. Her year of travel, her studies, together with her job, her religion, and her outside interests⁶⁸ have made her a well-adjusted individual and one of the most interesting career girls I have⁶⁹ ever met. I hope some day you can meet an Amsterdam secretary who will offer you the same fine⁷⁰ hospitality and the same fine Dutch cheese. (1406)

March O. G. A. Membership Test

RECOUNTING a story is one of the oldest and easiest of talents, and easily one of the most pleasing.¹ Recounting a ghost story is even more than that.

To hear a ghost story told well is an unforgettable² experience. The hour must be right and so must the place. A dark and dreary evening is probably best, with³ the wind howling down the chimney and whisking leaves and broken twigs against the windowpanes. The setting must be dim⁴—the glow of a fireplace is good. No story of the pranks of ghosts can be rightly told unless there is a glowing⁵ grate of some sort. Then there should be a prowling cat or two and maybe even a barking dog in the distance.

I⁶ remember such an evening as this once long ago. What a story! I get shivers even now as I think of it. (140)

Tea and--"Jam Session"

The girls discuss employers they have known.

BARBARA KENNEDY

“WHAT DO WE THINK OF OUR BOSSES?” Joan smiled warmly. “Mine is wonderful!” Then she wrinkled her forehead. “Of course, no human¹ being is wonderful every minute of the day, and the boss-secretary relationship puts a² strain on both at times. But a good secretary has to be an expert in human relationships. It took me³ a long time to learn that.”

We were in a quiet tearoom not far from Joan's office, one of those places where you can⁴ sit a long time. Joan was telling about her experiences with bosses in the ten or twelve years she had been⁵ a secretary, and she had brought along Mildred, recently come to Chicago from a distant state.

“My first⁶ job,” said Joan, “was in my home town, a city of two hundred

thousand or so, and I was secretary to the⁷ executive director of a civic organization. He was a nervous, harassed kind of man, always⁸ dashing around frantically, and always losing things. He usually blamed someone else for his troubles.⁹ The day after I came to work, he couldn't locate an important document that had been entrusted to him¹⁰ the month before. ‘Where is that paper?’ he yelled at me. ‘You've lost it!’

“‘Why I've been here only a week—I've never even¹¹ seen it!’ I exclaimed defensively. He quieted down, and I started combing the files. Luckily, I found¹² the paper, which had been misfiled, and handed it to him. I thought he would burst into tears, he looked so relieved. Right¹³ then I vowed I'd never

answer an employer back again—even if I was in the right.

"Then there was his wife,"¹⁴ Joan went on. "They had two small children, and she thought her husband's secretary was a kind of errand girl. She'd call¹⁵ and ask me to buy anything from a baby bonnet to kitchen towels—and she didn't always like my choice!¹⁶ He'd tell me about it the next day, too. That used to get under my skin.

"One day he asked me to help figure up¹⁷ payments on the house he was buying. As I added the figures and saw how many payments he had skipped, I began¹⁸ to understand why he was so nervous and harassed. He was trying to carry a load too big for him. I¹⁹ could have cried when our board of directors decided to replace him with a more forceful, vigorous man. Perhaps²⁰ if I'd been more helpful, it wouldn't have happened."

HER NEXT JOB, she told us, was with the vice-president of an²¹ advertising agency. He had been the spoiled darling of middle-aged parents; and, though he had a lot of charm, he²² always expected people to make concessions to his temperament.

"In spite of that," Joan added, "it was²³ wonderful working for him. He was something of a boy wonder—still in his twenties but a top executive, and²⁴ one of the most efficient I've ever worked with. He had a way of hiring good people and then giving them their²⁵ head. If he thought you were good, he let you take over. That's why I felt so guilty when I let him down.

"Late one²⁶ afternoon, the president of our company, who was a grumpy old fellow, handed him a valuable parcel²⁷ to be delivered to an important client that evening. He turned it over to me. I rang for a²⁸ messenger and told the receptionist about it; then, because I had a five-fifteen appointment, I left. Well, something²⁹ slipped. The president happened to return to the office at eight in the evening, as he sometimes did—and there³⁰ lay the parcel!

"No, I DIDN'T GET FIRED! My boss 'covered' for me. He took the blame himself. But I learned my lesson³¹—that a responsibility is a responsibility. I never let my boss down again. And, if³² he sometimes acted like a spoiled child, I paid no attention."

We laughed at Joan's experiences and I asked the³³ girls if either one of them had been fired and whether the boss was to blame.

"I was fired," said Mildred, "and from my first³⁴ job. I had oversold

myself, and the job was just too stiff for me. I'd lived for a year in France when I was about³⁵ ten, and I could chatter some French. So I told them I could write French. When I had to take letters from a man who³⁶ had lived for years in Paris, all about textiles and import conditions, I was a flop. He'd bark at me regularly³⁷ when I misspelled French verbs or failed to get the sense of what he said. Finally, the personnel manager³⁸ called me in and gave me the sad news. I can't really blame him, though."

MILDRED WENT ON to tell us about the other³⁹ jobs she had held. Her next one, after being fired, was in a wartime agency. In the tension of the times,⁴⁰ her position was never very clearly defined. Actually she had two bosses, who, to put it mildly,⁴¹ didn't like each other. As soon as she started on a job for one boss, the other would call her. She was in a⁴² quandary. She liked both of them but was in a dither most of the time.

"Then something happened that solved that problem,"⁴³ she announced. "One of my bosses was offered a job on his old newspaper—promoting a forum they were putting⁴⁴ on as a promotion stunt—and I went along as his secretary. I really didn't serve as a⁴⁵ secretary at all. He didn't know how to gear his work for secretarial help. The forum he undertook⁴⁶ called for participation with all kinds of civic groups. It was a back-breaking job, and poor Bill tried to do⁴⁷ it all himself. He simply didn't know how to dele-

gate authority. He couldn't even delegate work.⁴⁸ He'd make all his own appointments, do his own telephoning, and try to handle the whole mass of details that piled⁴⁹ up on his desk. About the only thing I could do as his secretary was send out for coffee."

I TURNED TO⁵⁰ JOAN. "So you're working for a woman now, Joan," I said. "Do you like it—and her?"

"I love it!" she answered. "My boss is⁵¹ a radio personality, you know, a bit of a prima donna, temperamentally; but we click.⁵² It's a full-time job without much let-up, yet there's never a dull minute. Of course, we often work under strain⁵³—everything is clocked to the second in radio. I've seen my boss rewrite a script from beginning to end an⁵⁴ hour before broadcast time. Am I glad I learned to take dictation straight to the typewriter! Sometimes there's last-minute⁵⁵ cutting, too, and you need a cool head for that.

"Her worst characteristic?" she repeated after me. "She's rabid⁵⁶ under pressure," she answered. "But I've learned to keep out of her way when the 'weather is heavy,' and I never forget⁵⁷ the admonition about a soft answer turning away wrath. She drives herself, and she drives her staff. I've worked⁵⁸ right through a week end as if it were Monday-Tuesday-Wednesday. But when things are slack, my time is my own.

"I'll say this⁵⁹ much," she concluded, "there's a sense of achievement when we complete a presentation for a new series of broadcasts⁶⁰—and more than a thrill when it is sold and we know we'll go on the air for a new sponsor. Right now we're gunning⁶¹ for television."

"Any other faults?" I persisted.

Joan considered a minute before answering. "She's vain,"⁶² she admitted. "But I guess all women are—and men, too, for that matter. But I never fail to tell her when I⁶³ think she has done something very well. And I always make a point of complimenting new clothes or a new hairdo.⁶⁴ It's not apple-polishing, either," she added. "It's common sense. It happens that I admire my boss for her⁶⁵ ability to do a big job and to get things done. Believe it or not, there are secretaries that like the boss.⁶⁶ Of course, not many of them admit it—but I'm brave," she added, jokingly. "I said it, and I'm glad!"

She picked up⁶⁷ the check the waitress had just put on our table. "This tea party is on me," she announced. "I'm celebrating the⁶⁸ raise I got last week."

Mildred turned to me with a wise smile, "And you," she said pointedly, "asked if she liked her boss!" (1379)



"A gentleman inquiring about some accrued interest. His name sounds like Methuselah . . ."

About Taxes

(Continued from page 357)

State Unemployment
Contributions ———
State Unemp. Cont.
Pay. (amount depend-
ing on his current
rate) ———

If the state tax is less than the Federal tax, he must pay the difference to the Federal Government; and then the entry for that tax would be:

Social Security Taxes ———
Fed. Unemploy-
ment Taxes Pay. ———

At the end of the quarter when these are payable to the Government, the liability account is always debited and cash credited as follows:

Fed. Old-Age Ins.
Taxes Pay. ———
Fed. Unemployment
Taxes Pay. ———
State Unemployment
Contributions Pay. ———
Cash ———

Let us take an example with a payroll having both Social Security and withholding deductions. Suppose that the payroll were \$3500.

Salaries & Wages	\$3500—
Cash	2747.50
F.O.A.I.T.P.	52.50
Withholding Taxes Pay.	700.00

The \$700 figure would be obtained from the wage-bracket table, according to all deductions for those employees.

■ **Teaching Materials**—Tax laws have multiplied and changed so frequently that it is impossible for textbooks to be completely up to date on figures and facts. The most reliable information is from the tax offices themselves, and I find them *very* willing to help the schools. They feel that the more we educate our young people regarding these facts, the less *they* will have to do when the students become full-time wage earners and taxpayers.

I have employees from the Social Security and Unemployment offices spend at least a period in each bookkeeping class, telling us more about these topics. These representatives seem pleased to have the opportunity of talking to our students. They want them to have this information. They tell us there are thousands of dollars in the Treasury, unclaimed because of ignorance.

In addition to the tax forms we make out, we do the problems and project (making a payroll with all its deductions) published in *Accounting for Payroll Deductions*, by Sherwood and Pendery, published by South-Western Publishing Company. This pamphlet also gives very good descriptions of with-

holding taxes. Another good reference book is Prentice-Hall's *Income Tax and Social Security Course*, 4th edition, by D. B. Marti, which has a workbook of very good questions on Social Security and Income Tax, and a supplement with problems and forms. I teach my students how to look up the answers to their questions in the various booklets available.

The local Internal Revenue Office gave me a pamphlet for each student, "How to Prepare Your U. S. Income Tax Return on Form 1040." A more detailed publication can be obtained from the Superintendent of Documents, Government Printing Office, Washington 25, D. C., for twenty-five cents. The local Social Security office also furnished us with a booklet, "Federal Old-Age and Survivors Insurance," for each student.

The Big Day

Written entirely within the vocabulary of the first Six Chapters of the shorthand textbook

HELEN WALKER

IT WAS DAN'S BIG DAY. Not D day, nor even his wedding day, had given him so great a sense of having worked hard¹ and reached his goal.

He was at the end of the line of seniors waiting to be given their diplomas. As he heard² the names of his classmates being called, he thought of that day—ages ago—when he had received his high school diploma.³ He had taken it very lightly. He had not liked school then and had said that after high school he would not open⁴ a book again. But the War had changed his feeling about that. He had grown older—a great deal older than four⁵ years should make a man.

WHEN HE CAME BACK and put the ring on Ellen's finger, he knew that the next thing he must do was⁶ go to college. It had not been easy. There were days when he sat in the lecture rooms and his head throbbed to bursting⁷ from trying to absorb what he was so eager to learn. Ellen had helped him. She had worked as hard as he. Then when⁸ Anna was born, it looked as if they could not get along on his G. I. checks. But Ellen reassured him and pushed⁹ him on when he felt most discouraged.

"Joseph Taylor Williams," he heard the Dean say. Only two more names and then it¹⁰ would be Daniel Emerson Woods, and he would go up and take that precious sheepskin.

From the Michigan Department of Revenue, I get such pamphlets as "Rules and Regulations Applicable to Michigan Intangibles Tax Law," "The Intangibles Tax Act," "Sales Tax Act," and "Michigan General Sales Tax Rules and Regulations."

The Bureau of Internal Revenue, Washington, D. C., supplied me with "Regulations 127 Relating to 'Excise Tax on Employers' under the Federal Unemployment Tax Act," "Regulations 106 Relating to the Employees' Tax," and "The Employers' Tax under the Federal Insurance Contributions Act." The Michigan Unemployment Commission sent me "Rights and Duties of Employing Units and Employers under the Michigan Unemployment Compensation Act," and "Michigan Unemployment Compensation Act and Rules and Regulations."

WHEN THE DEAN actually called¹¹ "Daniel Emerson Woods," Dan's hands were wet and his heart raced like a motor. But the Dean did not let Dan go when he¹² gave him his diploma. He cleared his throat, and Dan knew there was a speech coming.

"All of us," the Dean began, "are happy¹³ over this boy's record through college. Not only was he chosen valedictorian of his class but, by¹⁴ the vote of teachers and classmates, he was also awarded this silver cup for being the most reliable,¹⁵ the most scholarly, and the most popular man in his class for four years."

"Thank you, Dean Rogers," gulped Dan, as he took¹⁶ the cup. He was so dazed that he could hardly walk off the stage.

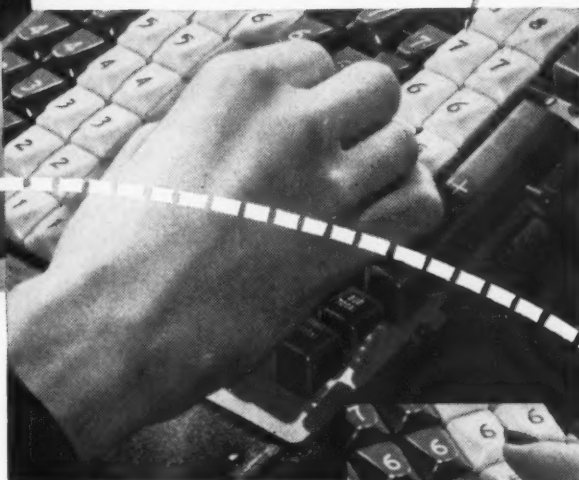
IN THE BURST OF APPLAUSE that followed, the exercises¹⁷ were over. The people were already milling about Dan, and he was afraid he would not be able to¹⁸ get to Ellen.

"Here we are, Darling!" she called; and soon her hand was in his, saying what there was no need to say in¹⁹ words.

Anna's chubby arms were hugging his neck. "We saw you, Daddy! We saw you!"

He pressed his face against her curls. "I'm²⁰ glad, Precious," he whispered. "I'd give millions to be able to see you!" (412)

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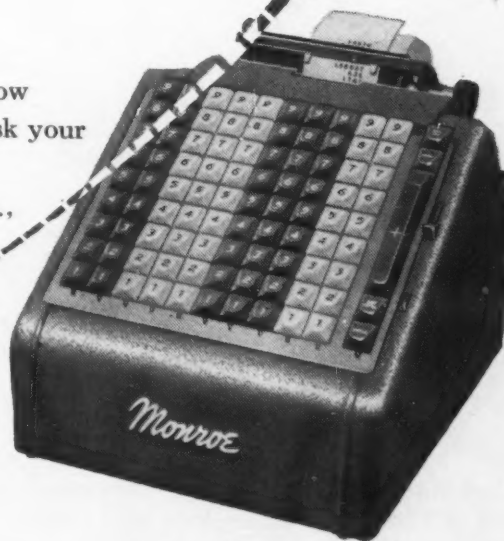
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News of Business Equipment

WALTER LANGE

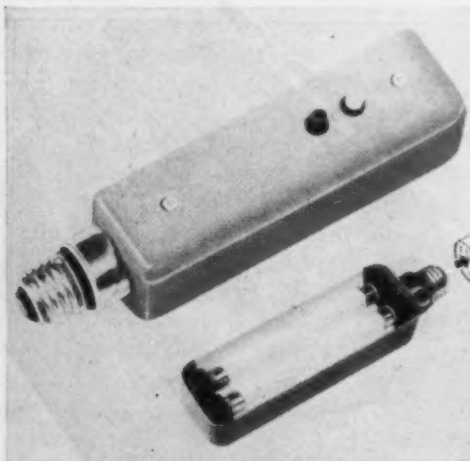
■ **Electric Typewriter Decimal Tabulation**—The new IBM electric typewriter equipped for decimal tabulation



is designed to speed all statistical typing by the addition to the keyboard of nine decimal tabulator keys. It enables the typist to select any one of nine digit positions in each column, thereby automatically positioning the carriage at the correct point for typing each amount. Backspace and space-bar operations are thus eliminated. Controlling tabulator stops are set by the standard set and clear controls on the front of the typewriter.

■ **New Nylon Ribbon**—Underwood Corporation has come up with another new typewriter ribbon—made from a special nylon fabric inked with a newly developed formula. The ribbons are made in 16-yard lengths in black, and red and black, with medium and light inkings. The extra length provides extra durability; the sheerness of the fabric permits extra yardage on the spool and eliminates waste at the end of the ribbon.

■ **Lite-Mite "Bulb"**—Hot incandescent work lights may now be converted to



cool fluorescent lights simply by screwing a Lite-Mite "Bulb" into any ordinary lamp socket. Existing work lights can remain as originally installed, al-

lowing the same flexibility, *plus* the 330° rotation of the "Bulb" shade, for even more efficient focusing. Manufactured by Stocker & Yale, Marblehead, Massachusetts, the "Bulb" contains two 4-watt fluorescent lamps and all control components entirely within the 2- by 6-inch shade—a compact and efficient design. Outstanding advantages: *cool*—eliminates burns, spoiled work; *long-lasting*—3½ years for normal use; *economical*—low operating expenses; *intense illumination*—up to 500-foot-candles at 3- to 5-inch working distance; *glare free*—fatigue, headaches reduced.

■ **"Black Board Buddy"**—Young people and grown-ups—in fact everyone who uses chalk in school, business, or industry—can bid good-bye to irritating chalk dust and soiled hands and clothing. Ralph V. Prink, Black Board Buddy Manufacturing Company, Portland, Oregon, has introduced a remarkable new chalk-holding device called the



"Black Board Buddy." The "Buddy" eliminates breakage, as well as chalk dust, and gives users a smooth, clean plastic holder in a variety of colors, which acts as an eye-catching pointer during blackboard discussions. To use, simply unscrew cap, insert chalk, and tighten cap. Retail for 25 cents.

■ **New Word Stamp**—The new Crown postal-word-printer band stamp is designed to take the place of 13 individual stamps. The band contains the following: Via Air Mail, First-Class Mail, Special Handling, Special Delivery, Air Parcel Post, Return Postage Guaranteed, Please Receipt and Return, Return Receipt Requested, Printed Matter, Fragile, Hand Stamp Only, Do Not Bend, and Registered Mail. Manufactured by R. A. Stewart, Inc., 80 Duane Street, New York City, the stamp is available in two styles—one has a single inside double-flanged drum for the changing of words; the other has the same kind of frame but is equipped with an outside dial for greater ease in turning.

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Wits and Wags

SERGEANT: So you complain of finding sand in your soup?

Private: Yes, sir.

Sergeant: Did you join the Army to serve your country or complain about the soup?

Private: To serve my country, sir—not to eat her.

• • •

SHE: Here is your ring back. I'm very sorry, but I can't marry you as I love someone else.

He: Who is it?

She (nervously): It's Tom Smith. You're not going to kill him?

He: Of course not, but I'm going to see if I can sell him a ring.

• • •

WAITER: There's almost everything on the menu today.

Diner: So I see. Please bring me a clean one so I can read it.

• • •

A TRUCK DRIVER was applying for a government job. He was asked this question:

Examiner: Did you ever belong to an organization that is trying to overthrow the government in Washington?

Applicant (to the surprise of the examiner): Yes.

Examiner: You did! What is that organization?

Applicant: The Republican Party!

• • •

"OH MOTHER! An auto as big as a barn just went by!"

"Bobby, why do you exaggerate so? I've told you ten thousand times to stop it."

• • •

TOURIST: Why don't you put a sign on that dangerous cliff?

Native: We did have one for a long time and no one fell over, so we took it down.